



Business Fee Schedule Effective January 14, 2021

Account Fees

Business Regular Checking¹

no balance requirements

- \$0.05 per check deposited in branch¹
- debits: first 75 free, then \$0.30 each
- credits: first 75 free¹, then \$0.30 each²

Business Nonprofit Checking

- **\$5 monthly fee**
- no balance requirements
- unlimited transactions

Money Fund

waived if monthly ADB* at least \$2,500; if not:

- **\$5 monthly fee**

Money Fund/Savings Excessive Usage

six transactions free, then **\$25 per transaction**

Loan Fees

Loan Documentation	Contact CU
Replacement Loan Coupon Book	\$20

Product & Service Fees

Foreign Transaction Fee (for ATM withdrawals and Mastercard® purchase transactions) (Fee may apply if cardholder's country code differs from the merchant's / business' country code. All fees are calculated on the transaction amount after it is converted to U.S. dollars.)	Up to 1.00%
Paper Statement (per statement cycle)	\$5
Outgoing Domestic Wire	\$27.50
Incoming Domestic Wire	\$15
Outgoing Foreign Wire	\$60
Incoming Foreign Wire	\$25
<i>Western Union Wires-No Longer Offered</i>	
Deposit Inquiry	\$2
Non-ITCU ATM Withdrawals	\$3 per
One-Time/Reoccurring Outgoing ACH - Originated by ITCU	\$15

Product & Service Fees (continued)

One-Time Incoming ACH - Originated by ITCU	\$10
Same Day ACH Origination	\$20
Check Copy or Statement Copy	\$10
Money Order	\$6
Cashier's Check	\$10
Stop Payment (paper, ACH or Zelle®)	\$35
Returned Check	\$20
Overdraft Transfer	\$2.50
Insufficient Funds/Courtesy Pay	\$35
Paper or ACH; see EFT Agreement and Disclosures	
Zelle ³ Research	\$35
Additional Temporary Checks (per set of 3)	\$5
OLB Bill Payment	
Standard Delivery	\$0.00
Rush Delivery-Same Business Day ³ (ACH)	\$9.95
Rush Delivery-Next Business Day ³ (Check)	\$14.95
Bill Pay Check Copies	\$8
Express Mail Minimum	\$10
Foreign Items Collection Minimum	\$10
Account Research Hourly Fee (Min. 1 Hour)	\$30
Special Items Collection Minimum	\$15
Replacement ATM/Debit Card	\$10
Safe Deposit Boxes	
3"x5"x22" (annually)	\$30
5"x5"x22" (annually)	\$45
3"x10"x22" (annually)	\$50
5"x10"x22" (annually)	\$65
10"x10"x22" (annually)	\$115
Key Deposit (per box)	\$75
Lost Key(s) (per box)	\$150
Late Annual Rent (per box)	\$35

*ADB = Average Daily Balance

¹\$0.05 fee per check deposit will be assessed to the business regular checking, regardless of which account type the check(s) were deposited to. For example, if you have a business regular checking & deposit a check in branch to your business money fund account, the \$0.05 will still apply.

² Additional \$.05 per check deposited in branch applies.¹

³ Not available for Business Bill Pay.

Note: The par value of one full share to maintain membership is \$5. This is not a fee. Federally insured by NCUA. Equal Housing Lender.