

!nTouch[®]

CREDIT UNION

Retail Fee Schedule

Effective Date: February 9, 2026

Monthly Account/Service Fees

Value Rewards Checking	\$0
Prime Rewards Checking	\$6.95
The monthly service fee will be waived if the account balance is above the Minimum Combined household deposit and loan balance requirement (combined household deposit and loan balances of at least \$20,000).	
High-Yield Rewards Checking	\$9.95
waived if net monthly debit card purchases ≥ \$500	
Money Fund	\$25
if Average Daily Balance < \$2,500	

Loan Fees

Loan Documentation	\$65
applies to all loans except Credit Cards, Home Equity Loans, and HELOCs	
Refinance Loan	\$50
applies to existing ITCU auto loans < one-year-old	
Home Equity Processing	Contact CU
Home Equity Refinance	\$250
per TX Constitution, TX Home Equity Loans & Lines of Credit cannot be refinanced within one year of origination	
Skip-A-Payment	\$60
per eligible loan, per month skipped - limitations apply	
achieve! Credit Card Annual Fee	\$29

Product & Service Fees

Foreign Transaction Fee	Up to 1.00%
for ATM withdrawals and Mastercard [®] purchase transactions (Fee may apply if cardholder's country code differs from the merchant's / business's country code. All fees are calculated on the transaction amount after it is converted to U.S. dollars.)	
Paper Statement (per statement)	\$5
waived if average deposit balance OR month-end loan balances ≥ \$50,000, or account owner age < 18	
Identity Verification (when applicable)	\$6
Outgoing Domestic Wire	\$27.50
Incoming Domestic Wire	\$15
Incoming Foreign Wire	\$25
One-Time/Recurring Outgoing ACH	\$15
Originated by ITCU	

Product & Service Fees (continued)

One-Time Incoming Deposit/Payment	\$10
Originated by ITCU	
One-Time Loan Payment Originated	\$5
via itcu.org Website	
Save to Win® Early Withdrawal	\$25
Same Day ACH Origination	\$20
Money Order	\$6
Cashier's Check	\$10
Stop Payment (check, ACH or Zelle®)	\$35
Check Copy or Statement Copy	\$10
Returned Check	\$20
Overdraft Transfer	\$2.50
Insufficient Funds (NSF)	\$0
Courtesy Pay	\$10
pays item when account available balance is not sufficient to pay it	
Zelle® Research	\$35
Holiday Club Savings Early Withdrawal	Up to \$50
account balance or \$50, whichever is lower	
Additional Temporary Checks (per set of 3)	\$5
Digital Banking Bill Pay:	
Standard Delivery	\$0
Rush Delivery-Same Business Day (ACH)	\$9.95
Rush Delivery-Next Business Day (Check)	\$14.95
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
"On Us" Check Cashing	\$5
Cashing ITCU checks for non-members	
Annual Safe Deposit Box Fee (Not available at all branches)	
2" x 5" x 22"	\$25
3" x 5" x 22"	\$30
5" x 5" x 22"	\$45
3" x 10" x 22"	\$50
5" x 10" x 22"	\$65
10" x 10" x 22"	\$115
10" x 13" x 22"	\$150
10" x 21" x 22"	\$295
16" x 19" x 22"	\$250
39" x 15" x 22"	\$495
Key Deposit (per box)	\$75
Lost Key(s)/Drilled Box* (per box)	\$340
Late Annual Rent (per box)	\$35

*Lost Key(s) require box(es) to be drilled. Drilled box(es) fee will be at current vendor cost