



Consumer Fee & Service Charge Schedule

Stop Payment Fee	\$25.00 each
Account Activity Printout	\$2.00 each
Check or Form Copy	\$2.00 each
Foreign Check	\$10.00 each
Research Fee / Reconciliation (<i>1 hour minimum</i>)	\$20.00 per hour
Official Check - less than \$1,000.00	\$3.00 each
Official Check - \$1,000.00 and over	\$5.00 each
Wire Transfer - Domestic	\$25.00 each
Wire Transfer - International	\$50.00 each
Foreign Check Collection	\$25.00 each
Returned Deposited Check	\$15.00 each
IRA Annual Fee	\$15.00 per year
Debit/Credit Card Replacement	\$10.00 each
HELOC Foreign ATM Transaction	\$1.00 per transaction
Foreign ATM Fee	\$1.00 per transaction
Credit Union Assisted Telephone Payments	\$10.00 per payment
Statement Copy	\$5.00 per statement <i>plus research fee</i>
Government Levy	\$50.00
Dormant Account	\$5.00 per month
Temp Checks (<i>minimum 4</i>)	\$0.50 each
New Account Early Closeout Fee	\$10.00
Skip Holiday Fee	\$35.00
Skip Pay Fee Regular	\$25.00

The following fees can be caused by checks, in-person withdrawals, ATM withdrawals, ACH, or other electronic means. Items may be presented for payment multiple times. IC Courtesy Pay Overdraft Fees may be assessed on items previously returned due to insufficient funds when those same items are presented and paid, if you have opted into the IC Courtesy Pay service.

Insufficient Funds Charge/Uncollected Funds Charge	\$30.00 per item
Courtesy Pay Fee	\$30.00 per item
Overdraft Transfer Fee	\$15.00 per day