

IBEW Community FCU Fee Schedule Policy

New Account Fee	\$ 1.00		IRA Account Maintenance Fee	\$ 20.00	Yearly
Account Closure (w/in 90 days)	\$ 25.00				
Re-Open Acct Fee	\$ 20.00		ATM "Hot Card" Fee	\$ 20.00	Per Card
After Closed from Negative			ATM Pin Re-Order Fee	\$ 2.00	
Reg D - Excessive Use Fee	\$ 1.00		ATM Card Re-Issue Fee	\$ 5.00	
Each - After 6 Items			ATM - Share Branch Useage	Free	
NSF Draft/ACH /Debit Card Fee	\$ 35.00	Per Item	ATM - Card Usage Fee	\$ 2.00	
Courtesy Pay Fee	\$ 35.00	Per Item	VISA Foreign Transaction Fee	1.00%	Of Trans
Courtesy Pay Fee ATM	\$ 45.00	Per Item			
Over Draft Protection (ODP)	\$ 5.00	Per Item	Prepaid Cards		
Returned Deposit Item Fee	\$ 10.00	Per Item	Everyday Spend	\$ 3.00	
Returned Member Item Fee	\$ 35.00	Per Item	Travel Card	\$ 5.00	
Stop Pay Fee (ACH, Draft)	\$ 20.00	Per Item	Gift Card (non-reloadable)	\$ 3.00	
Money Order Fee	\$ 1.50	Per Check	Prepaid Card - Reload Fee	\$ 1.00	
Check Copy Fee	\$ 2.00	Per Check			
Account Activity Print-Out Fee	\$ 2.00	Per Page	Temp Checks	\$ 2.00	Per Sheet
Account Research Fee	\$ 25.00	Per Hour	CU Teller Check Fee	\$ 2.50	Per Check
Dormant Account Fee	\$ 25.00		CU Teller Check Stop Pay Fee	\$ 35.00	
Inactive Account Fee	\$ 5.00	Per Month	Wire (Incoming) Fee	Free	
Statement Copy Fee	\$ 3.00		Wire (Outgoing) Fee	\$ 20.00	
Does Not include 1st print for e-Statement			Wire International Fee	\$ 50.00	
Statement Mail Fee	\$ 1.50		ACH Transfer (Incoming/Out)	Free	
Return Statement Fee	\$ 5.00		ACH Transfer - Same Day	\$ 5.00	Per Item
Check Cashing Fee	\$ 3.00	Per Check			
If Share Acct is < \$100 - NO fee if Member has CD/IRA/Loan			Bill Pay / Mobile Banking	Free	
			Notary Fee	Free	
Loan Payment Return Fee	\$ 35.00	Per Item	Fax Fee	\$ 1.00	Per Doc
Loan Collection Fee	\$ 100.00		Photo Copy Fee	\$ 0.25	Per Doc
Loan Late Fee	\$ 20.00		Change Order Fee	\$ 2.00	Per Order
			Loose Coin Count	3.00%	Of Total
Non-Member ATM Fee	\$ 3.00		Legal / Garnishment Fee	\$ 20.00	Per Issue
Non-Member Notary Fee	\$ 5.00		Large Money Bags	\$ 5.00	
Non-Member Check Cashing	\$ 5.00				

Board Approved: 03/21/2011

Revised / Apprvoed: 11/19/2012

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