### Account/Service Fee Schedule

**Effective October 3, 2021**

#### CHECKING ACCOUNT FEES
- **Check Order**: Varies
- **Starter Checks**: $2.00/pg, 12 checks free
- **Discretionary pay Overdraft (per presentment)**: $30.00
- **Returned Draft/ACH - NSF (per presentment)**: $30.00
- **Stop Payment Draft/ACH (per request)**: $30.00
- **Copy of Check (per check)**: $3.00
- **Monthly Account Maintenance**: $1.50
- **Basic Checking**: $0.00
- **Overdraft Transfer from Savings (per presentment)**: $5.00
- **Overdraft Advance from LOC to Checking**: $0.00
- **Monthly Business Account Maintenance**^**: $7.50
- **Monthly New Beginnings Account Maintenance**: $10.00

#### ATM/DEBIT CARD FEES
- **Card Replacement Request**: $10.00
- **PIN Reorder Request**: $3.00
- **Balance Inquiry (each)**[^1]: $1.00
- **(5 free/month)**: $1.00
- **Withdrawals**: $1.00
- **Debit/ATM Card Rush Order**: $50.00
- **Pull/Re-address**: $5.00
- **Overdraft if opted in (per presentment)**: $30.00
- **ATM/Debit Card Receipt Copy**: N/A

#### CREDIT CARD FEES
- **Statement Copy**: $2.00
- **Duplicate Card Request**: $10.00
- **Late Charge (per month)**: $25.00
- **Rush Card Replacement**: $50.00

#### LOAN FEES
- **Consumer Loan Late Charge (per month)**: $25.00
- **Home Equity Loan Late Charge (per month)**: $25.00
- **5% pmt due**
- **Account Verification for Mortgage Companies**: $50.00
- **Loan Modification**: $25.00
- **Mortgage/Home Equity Modification**: $350.00
- **Loan Subordination**: $100.00
- **Assumption**: $100.00
- **Payment by Phone Employee Transfer**: $3.00
- **Payment by Phone/Online for Debit/Credit Card**: $10.00
- **Payment by Phone other Financial Inst**: $5.00
- **Replace Loan Payment Book**: $5.00
- **Title & Registration Processing**: $20.00
- **Repossession Cancellation ($100)**[^4]: Pass-Thru
- **Auto Repossession ($400)**[^4]: Pass-Thru
- **RV Repossession ($750)**[^4]: Pass-Thru

#### BUSINESS LOAN FEES
- **Business Loan Application**: $300.00
- **Business Loan Origination**: 1%
- **Business Loan Document**: Pass Thru

#### INDIVIDUAL RETIREMENT ACCOUNT (IRA) FEES
- **IRA Annual Maintenance Fee**: $0.00

#### WIRE TRANSFER FEES
- **Domestic Outgoing (each)**[^2]: $20.00
- **Foreign Outgoing (each)**[^3]: $30.00

#### LEGAL FEES
- **Levies, Writs, & Garnishment (each)**: $50.00

#### SAFE DEPOSIT BOXES
- **Waterford East Branch Only. Call for details**: Prices vary

#### MISCELLANEOUS SERVICE FEES
- **Online Bill Pay (per month)**: $0.00
- **Phone Transfer (per transfer performed by staff)**[^5]: $3.00
- **Cashier’s Check (each)**[^5]: $3.00
- **Cashier's Check Stop Payment**: $30.00
- **Member check replaced w/Cashier Check for non-member**: $20.00
- **Money Order (each)**[^5]: $2.00
- **Traveler’s Card (each)**[^5]: $4.95
- **Gift Card (each)**[^5]: $4.95
- **Reload Fee (ICUL charges fee)**[^5]: $2.95
- **Check Cashing[^6]**: $3.00
- **Mail a Paper Statement**: $0.00
- **Statement Copy/Activity Printout[^7]**: $1.00
- **Current History[^7]**: $1.00
- **Foreign Item Deposit (each, plus bank fees)**: $5.00
- **Deposited Item Returned Unpaid (per presentment)**: $15.00
- **Redeosit NSF Check**: $15.00
- **To me/From me or “Cash” Check Returned Item**: $25.00
- **External ATM/Shared Branch Returned Item**: $15.00
- **External ATM/Shared Branch Adjustment**: Pass Thru
- **Account Balancing**: (per hour) $25.00
- **Account Research**: (per hour) $25.00
- **Dormant Account (Inactive 1 yr.)**: (per month) $10.00
- **Account Closing Fee (within 6 months)**: $5.00
- **Escheatment of Funds (acct dormant 3 years)**: $50.00
- **Returned Mail/Bad Address (per month)**: $10.00
- **Post Office change notice**: $0.00
- **Non-member Check Cashing Fee (per presentment)**: $5.00
- **Savings Acct. Maintenance (per month)**[^8]: (waived with min. of $500) $3.00
- **Verification of Deposit**: $5.00
- **Coin Sorting Fee**[^9] (includes rolled & unrolled): 4.00%
- **Skip-A-Payment**: $20.00

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[^1]: Waived if daily balance of $7,500 is maintained.
[^2]: May be waived or reduced based on Dividend Rewards level.
[^3]: Waived with active checking, or direct deposit, or extra services.
[^4]: Waived if daily balance of $7,500 is maintained.
[^5]: Waived with active checking, or direct deposit, or extra services.
[^6]: Waived if daily balance of $7,500 is maintained.
[^7]: Waived if daily balance of $7,500 is maintained.
[^8]: Waived if daily balance of $7,500 is maintained.
[^9]: Waived if daily balance of $7,500 is maintained.