



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
Overdraft Transfer from Savings (per presentment)*	\$5.00
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).....	(5 free/month) \$1.00
Withdrawals	(5 free/month) \$1.00
Debit/ATM Card Rush Order	\$50.00
Pull/Re-address	\$5.00
Overdraft if opted in (per presentment)	\$30.00

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).....	5% pmt due
Account Verification for Mortgage Companies	\$25.00
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).....	Pass-Thru
Auto Repossession (\$400)	Pass-Thru
RV Repossession (\$750).....	Pass-Thru

BUSINESS LOAN FEES

Business Loan Application.....	\$300.00
Business Loan Origination.....	1%
Business Loan Document.....	Pass Thru

WIRE TRANSFER FEES

Domestic Outgoing (each)*	\$20.00
Foreign Outgoing (each).....	\$30.00

LEGAL FEES

Levies, Writs, & Garnishment (each).....	\$50.00
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SAFE DEPOSIT BOXES

Auburn Hills, Warren, Waterford West. Call for details.....	Sizes/Prices vary
Drill Fee (if applicable).....	\$200.00
Key Replacement (if applicable).....	\$50.00
Late Rental Fee (if applicable).....	\$25.00

MISCELLANEOUS SERVICE FEES

Phone Transfer (per transfer performed by staff)*	\$3.00
Cashier's Check (each)*	\$3.00
Cashier's Check Stop Payment.....	\$30.00
Member check replaced w/Cashier Check for non-member	\$20.00
Money Order (each)*	\$2.00
Traveler's Card (each)*	\$4.95
Gift Card (each)*	\$4.95
Reload Fee (ICUL also charges a fee).....	\$2.95
Check Cashing* (<\$200 in acct, age 18+ & no add'l services).....	\$3.00
Statement Copy/Activity Printout*	(per page) \$1.00
Current History	(per page) \$1.00
Foreign Item Deposit (each, plus bank fees).....	\$5.00
Deposited Item Returned Unpaid (per presentment).....	\$15.00
Redeposit 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
Non-member Check Cashing Fee (per presentment)	\$5.00
Verification of Deposit.....	\$5.00
Coin Sorting Fee* (includes rolled & unrolled).....	4.00%
Skip-A-Payment.....	\$20.00
Medallion Signature Guarantee	\$10.00
Notary for non-member	\$10.00

*May be waived or reduced based on Givident Rewards level.

**Waived if daily balance of \$7,500 is maintained.

†Waived with active checking, or direct deposit, or extra services.

