



Business Account Fee Schedule Effective Date: July 1, 2022

ATM & VISA® Card Fees

Expedited delivery (<i>weekdays/weekends-holidays</i>)	\$40.00/\$60.00
International Service Assessment (ISA) (<i>international transactions</i>)	2% of US dollar amount
Non-Credit Union ATM transaction	\$3.00 each
VISA® gift card** (<i>\$10.00-\$1,000.00</i>)	\$4.95 per card

Checking Account Fees

- Cash deposits per month (<i>rolled coin & currency</i>)	No fee
- Change order (cash or coin)	\$2.50 each
- Check deposits per month ***	
1 – 100	No fee per Item
101 – 250	\$0.20 per Item
250 and up	\$0.30 per item
- Debit transactions per month***	
1 – 100	No fee per item
101 – 250	\$0.20 per item
250 and up	\$0.30 per item
Business eDeposit	No fee
Check copy	\$5.00 each
Remote Deposit Capture (RDC) per month	\$5.00
Stop payment (ACH or check)	\$30.00 each
Temporary check (must have existing account)	\$5.00/12 checks

Loan Fees

Skip-A-Payment	\$30.00/request
Business loan payoff statement	\$40.00 each

Online Banking Fees

Bill Pay expedited payment - EFT/check	\$9.95/\$18.95
Quick Pay	2% of payment
(<i>online self-service credit or debit card payment</i>)	Max of \$50.00
Quick Pay convenience	\$5.00/payment
(<i>setup payment with staff assistance</i>)	

Overdraft/Returned Items

Deposited check returned	\$15.00 per return
Deposited check returned from self	\$32.00 per item
Overdraft protection transfer	\$7.00 per transfer
(<i>transfer from credit card, line of credit or savings</i>)	
Overdraft transaction	\$29.00 per item
Overdrawn	\$29.00 per item
Returned item/insufficient funds (<i>Check or ACH</i>)	\$29.00 per item

Service Fees

Notary/Medallion Stamp Fees	
-Notary FL/GA	\$10.00/\$2.00
-Medallion guarantee (<i>stock transfers</i>)	\$10.00/guarantee

Research Fees

-Legal research (<i>1/2 hour minimum</i>)	\$100.00 per hour
-Research/balancing (<i>1/2 hour minimum</i>)	\$20.00 per hour
-Statement copy	\$6.00/statement

Service Fees Continued

Safe Deposit Box Fees	
-Key deposit	\$5.00 per box
-Lost key replacement	\$20.00 each
-Drilling & legal expense	\$200.00 minimum
Wire Transfer Fees	
-Domestic outgoing wire	\$15.00 each
-International incoming wire	\$15.00 each
-International outgoing wire	\$60.00 each
Assisted transactions via telephone	\$5.00 each
CO-OP shared branch transaction	\$3.00 each
Dormant account (<i>per inactive account</i>)*	\$10.00 per month
Endorsement guarantee	\$5.00 per item
Foreign check collection	\$15.00 each
(<i>additional vendor fees may apply</i>)	
Item deposited/special handling	\$15.00 each
(<i>collection/third party</i>)	
Money Market minimum balance violation*	\$9.00 per month
Official check	\$5.00 each
Paper statement monthly service	\$3.00 per month
Returned mail	\$5.00 each

*Please refer to our Business Account Disclosures for details on terms, conditions, and minimum balance requirements.

** Special order items require advance notice.

***Some Transaction fees may be waived if you have an active Business Loan with iTHINK Financial in good standing and with a balance. Some Transaction fees will be waived with a Business Deposit relationship of \$5,000 or more. Please refer to a current loan disclosure and credit card agreement for fees, terms and conditions. These fees are subject to change. For more information, visit our website at ithinkfi.org or contact us at 800.873.5100 or serviceplus@ithinkfi.org.

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