



Business Account Fee Schedule

Effective Date: September 1, 2025

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

Checking Account Fees

Cash deposits per month (<i>rolled coin & currency</i>)	No fee
Change order (cash or coin)	\$2.50 each
Business eDeposit	No fee
Check copy	\$5.00 each
Remote Deposit Capture (RDC)***	\$50.00 per month
Stop payment (ACH or check)	\$30.00 each
Temporary check (must have existing account)	\$5.00/12 checks
Monthly Service Charge	No fee

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 (<i>online self-service credit or debit card payment</i>)	3% of payment
Quick Pay convenience (<i>setup payment with staff assistance</i>)	\$5.00/payment

Overdraft/Returned Items

Deposited check returned	\$15.00 per return
Deposited check returned from self	\$32.00 per item
Overdraft protection transfer (<i>transfer from credit card, line of credit or savings</i>)	\$7.00 per transfer
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	\$8.00/statement

Wire Transfer Fees

-Domestic outgoing wire	\$25.00 each
-International outgoing wire	\$60.00 each

Assisted transactions via telephone	\$5.00 each
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Service Fees Continued

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 (<i>additional vendor fees may apply</i>)	\$15.00 each
Invalid Address	\$3.00 per month
Item deposited/special handling (<i>collection/third party</i>)	\$15.00 each
Money Market minimum balance violation*	\$9.00 per month
Official check	\$10.00 each
Paper statement monthly service	\$5.00 per month

Safe Deposit Box Fees

3" x 5" box	\$25.00 per year
3" x 10" box	\$50.00 per year
5" x 10" box	\$75.00 per year
10" x 10" box	\$100.00 per year
Lost Key (1)	\$20.00 each
Lost Key (2) (<i>drilling/legal expense</i>)	\$200.00 minimum

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

** Special order items require advance notice.

*** Remote Deposit Capture requires Cash Management Agreement

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.

Federally Insured by NCUA