



Membership Fee Schedule Effective Date: September 1st, 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

Check copy	\$5.00 each
Checking monthly service charge* (<i>applies to all personal checking except myWallet</i>)	\$5.00 per month
Stop payment (ACH or check)	\$30.00 each
Temporary check (must have existing account)	\$5.00/12 checks
Early Direct Deposit	No fee
Zelle	No fee

Loan Fees

Skip-A-Payment	\$30.00/request
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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

Health Savings Account (HSA) Fees	
-HSA closure/transfer	\$25.00 each
-HSA check	\$3.00 per check
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

Service Fees Continued

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 (<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
Share account monthly service*	\$7.00 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 Membership Account Disclosures for details on terms, conditions, and minimum balance requirements.

** Special order items require advance notice.

Some fees may be waived or reduced with REWARDS program. 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