



# Membership Fee Schedule

Effective Date: June 1, 2024

## 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

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> )	2% of payment Max of \$50.00
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](http://ithinkfi.org) or contact us at 800.873.5100 or

[serviceplus@ithinkfi.org](mailto:serviceplus@ithinkfi.org).

**Federally Insured by NCUA**