



**INDUSTRIAL CENTRE
FEDERAL CREDIT UNION**

Schedule of Fees and Charges

Effective February 1, 2014

Checking/Savings Accounts

Non-Sufficient Funds Fee - Share Drafts, ACH, ATM & Debit Card Transactions	\$ 27.00 per item
Paid Non Sufficient Funds Item Fee	\$ 27.00 per item
Stop Payment & Courtesy Pay Fee Share Drafts, ACH, ATM & Cashier Check	\$ 27.00 per item
Returned Deposit Item Fee	\$ 5.00 per item
Account History Printout Fee	\$ 1.00 per page
Reopen Account Fee	\$ 15.00
Check Cashing Fee single Service Account with share balance less than \$50.00	\$ 3.00
Counter Checks	\$ 5.00 for Ten
Dormant Fee No account activity for 2 years	\$ 10.00 per month
Overdraft Transfer Fee	\$ 2.00 per transfer
Returned Mail or Statement Bad Address	\$ 3.00
Reconciliation/Research Fee After the first 30mins	\$ 25.00 per hour
Share Draft Checks	Prices vary
Share Draft Check Copy Fee	\$ 2.00 per check
Statement Copies 2006-Current	\$ 2.00 per stmt
Statement Copies 2005-2000	\$ 3.00 per stmt

ATM/Debit Cards

ICFCU Owned ATM Transaction Fee or use the Co-Op network	No Charge
Other Credit Union Owned ATM Transaction Fee (Alliance One Network)	\$ 1.00
Foreign ATM Transaction Fee	\$ 1.00
Balance Inquiry Fee	\$ 1.00 each
Account History Printout Fee	\$ 1.00 per page
Replacement Card	\$ 5.00
ATM Daily Withdrawal Limit	\$ 200.00
Debit Card Purchase Limit	\$ 1,500.00 per day

Elite Share Draft

Minimum Balance \$1,000	
Monthly Service Fee if Balance falls below \$1,000	\$ 7.00 per month
Checks	No Charge

Money Market Account

Minimum Balance \$2,500
*You are allowed only three(3) withdrawals per month on this account. Loss of Interest for the Month if Balance falls below \$2,500

Other Service Fees

Cashier's Check	\$ 3.00 each
Coin Cashing Fee Non-Members	5% of Coin Total
Coin Cashing Fee Members	3% of Coin Total
Copies	\$.25 per page
Deposit Verification	\$ 5.00
Fax Service	\$ 1.00 per page
Forced Placed Insurance Fee	\$ 50.00
Garnishment/Levy Fee	\$ 20.00 each
Loan Late Fee at 20 days late	\$ 20.00 per loan
Money Orders/Teller Checks	\$ 1.50 each
Non-Member On Us Check Cashing	\$ 5.00 per check
Notary Fee	\$ 2.00 per item
Outgoing Domestic Wire	\$ 20.00 each
Phone Inquiry or Phone Transfer Fee	\$ 1.00
Loan Payment Per Phone debit or credit card	\$ 10.00 transaction
Stop payment on a credit union check	\$ 25.00
Real Estate Subordination Fee	\$100.00
Western Union Domestic	\$ 25.00

Visa Fees for Classic, Gold, Platinum Cards

Blocked Card	\$ 5.00
Card Replacement Fee 7-10 Days	\$ 5.00
Card Replacement Fee 3-5 Days	\$ 10.00
NSF Payment	\$ 30.00
Statement Copy	\$ 1.00 per stmt
Classic Visa - Exceed Credit Limit	\$ 10.00 per month
Gold/Platinum Visa Exceed Credit Limit Fee	\$ 25.00 per month

Mastercard Prepaid Travel Cards and Gift Cards

Travel Card Purchase Load Fee \$20.00 to \$3,000.00	\$ 8.00 per card
Travel Card Reload Fee	\$ 3.50 per card
Gift Card Load Fee \$10.00 to \$1,000.00	\$ 3.00 per card