

# SCHEDULE OF FEES

## Savings Accounts

Minimum Balance Fee ..... FREE

## Checking Accounts

Monthly Fee ..... FREE  
 Checks Purchased ..... Based on style of checks ordered  
 Stop Payment on a Check ..... \$20.00  
 Stop Payment on a Check for Heritage Account Holders ..... \$10.00  
 Copy of Check ..... \$1.00 - \$5.00

## ISPFCU Debit Card

Card Issue Fee ..... FREE  
 Annual Fee ..... FREE  
 Per Debit/POS Transaction Fee ..... FREE  
 Debit Card Replacement Fee ..... \$10.00  
 Debit Card Replacement Fee for Heritage Account Holders ..... FREE  
 Debit Card Rush Fee ..... \$50.00

## Home Branch Online

E-Pay Online Bill Payment ..... FREE  
 Account to Account Incoming Transfer ..... FREE  
 Account to Account Outgoing Transfer ..... FREE

## Other

Cashier's Check/Official Check ..... \$2.00  
 ISPFCU Visa Gift Card ..... \$5.00  
 Stop Payment on an ACH Item ..... \$20.00  
 Stop Payment on ACH Item for Heritage Account Holders ..... \$10.00  
 Stop Payment on E-Pay Item ..... \$20.00  
 Insufficient Funds Fee ..... \$30.00  
 E-Pay Insufficient Funds Fee ..... \$35.00  
 Account Balancing Fee (per hour) ..... \$30.00  
 Large Cash Handling Fee (per \$10,000 over \$10,000) ..... \$10.00  
 Statement Copy ..... \$2.00  
 Returned Mail Fee ..... \$5.00  
 Non-Member Check Cashing Fee ..... \$10.00  
 Foreign Check Collection Fee ..... \$20.00  
 Dormant Account Fee (total share balances less than \$1,000) ..... \$5.00  
 Garnishment/Lien/Levy Processing Fee ..... \$100.00  
 One-Time Same Day ACH Loan Payment Fee ..... \$5.00  
 Outgoing Domestic Wire Transfers ..... \$10.00  
 Incoming Domestic Wire Transfers ..... FREE  
 Club Benefits ..... \$5.00/month  
 Notary ..... FREE  
 Notary for Non-Member (per item) ..... \$5.00  
 Overnight Mailing Fee (next business day) ..... \$50.00  
 Non-Loan Special Request/Research (per hour) ..... \$30.00  
 Non-Loan Collection Service Fee ..... \$100.00

# SCHEDULE OF FEES

## All Loan Accounts

Failure to Provide Proof of Insurance ..... \$50.00  
 Attorney/Collection Fee ..... Varies  
 Non-sufficient Payment Fee ..... \$30.00  
 Loan Research (per hour) ..... \$30.00  
 Extended Warranty ..... Varies  
 Collection Service Fee ..... \$100.00

## Consumer Loan Accounts

Loan Modification Fee ..... \$40.00  
 Late Fee ..... 5% of payment amount not less than \$10.00  
 Skip-a-Pay ..... \$30.00  
 Secretary of State ..... varies by state  
 DNR Title Fee ..... varies by state  
 Failure to Provide Perfected Lien ..... \$100.00  
 UCC1 Filing Fee ..... \$21.00  
 GAP Insurance ..... as low as \$499.00  
 Repossession Processing Fee ..... Varies

## Mortgage/Home Equity Loan Accounts

E-Mortgage Fee (First Mortgage) ..... \$355.00  
 E-Mortgage Fee (Home Equity) ..... \$225.00  
 Mortgage Loan Late Fee ..... 4% of payment amount  
 Home Equity Loan Late Fee ..... 4% of payment amount not less than \$10.00

## Visa Credit Card Accounts

Late Fee ..... \$25.00  
 Card Replacement Fee ..... \$10.00  
 Cash Advance Fee ..... 3% of Cash Advance (min \$5/max \$75)  
 Credit Card Rush Fee ..... \$50.00

All fees are effective 12/17/2024