

# SCHEDULE OF FEES

## Savings Accounts

Minimum Balance Fee.....	FREE
Telephone Transfers .....	FREE
Regular Share Account Closed Within 30 Days of Opening.....	\$5.00

## Checking Accounts

Monthly Fee.....	FREE
Per Check Fee.....	FREE
Checks Purchased .....	Based on style of checks ordered
Stop Payment on a Check.....	\$25.00
Stop Payment on a Check for Heritage Account Holders.....	\$12.50
Photocopy of Check .....	\$1.00 - \$5.00

## ISPFCU Debit Card

Standard 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.....	\$40.00

## Home Branch Online

Unlimited Sessions.....	FREE
E-Pay Online Bill Payment.....	FREE
Account to Account Incoming Transfer.....	FREE
Account to Account Outgoing Transfer.....	\$2.50

## Other

Cashier's Check/Official Check.....	\$2.00
ISPFCU Visa Gift Card.....	\$5.00
Stop Payment on an ACH Item.....	\$25.00
Stop Payment on ACH Item for Heritage Account Holders.....	\$12.50
Stop Payment on E-Pay Item.....	\$20.00
Insufficient Funds Fee.....	\$35.00
E-Pay Insufficient Funds Fee.....	\$35.00
Returned Deposited Item.....	\$15.00
Automatic Transfer of Funds to Pay an Item.....	\$5.00
Account Balancing Fee (per hour).....	\$30.00
Overdrawn Account with no Activity.....	\$10.00
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.....	\$15.00
Dormant Account Fee.....	\$5.00
Garnishment/Lien/Levy Processing Fee.....	\$50.00
One-Time Same Day ACH Loan Payment Fee.....	\$5.00
Outgoing Domestic Wire Transfers.....	\$20.00
Incoming Domestic Wire Transfers.....	\$10.00
All Domestic Wire Transfers for Heritage Account Holders.....	\$10.00
Notary.....	FREE
Notary for Non-Member (per item).....	\$1.00
Standard Overnight Mailing Fee (next business day).....	\$30.00
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.....	\$125/hour
Non-sufficient Payment Fee.....	\$35.00
Loan Research (per hour).....	\$30.00
Extended Warranty.....	\$1,250 - \$2,050
Collection Service Fee.....	\$100.00

## Consumer Loan Accounts

Loan Documentation Fee.....	\$40.00
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.....	\$500.00 and up

## 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)

All fees are effective 02/01/2021