

# 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.....	\$20.00
Stop Payment on a Check for Heritage Account Holders.....	\$10.00
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 .....	\$20.00
Stop Payment on ACH Item for Heritage Account Holders .....	\$10.00
Stop Payment on E-Pay Item .....	\$20.00
Insufficient Funds Fee .....	\$35.00
E-Pay Insufficient Funds Fee .....	\$35.00
Returned Deposited Item .....	\$10.00
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.....	\$5.00
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 02/01/2018