

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 \$30.00
 Stop Payment on a Check for Heritage Account Holders \$15.00
 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 \$2.50

Other

Cashier's Check/Official Check \$2.00
 ISPFCU Visa Gift Card \$5.00
 Stop Payment on an ACH Item \$30.00
 Stop Payment on ACH Item for Heritage Account Holders \$15.00
 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
 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 \$15.00
 Dormant Account Fee \$5.00
 Garnishment/Lien/Levy Processing Fee \$100.00
 One-Time Same Day ACH Loan Payment Fee \$5.00
 Outgoing Domestic Wire Transfers \$15.00
 Incoming Domestic Wire Transfers FREE
 Outgoing Domestic Wire Transfers for Heritage Account Holders \$10.00
 Club Benefits \$5.00/month
 Notary FREE
 Notary for Non-Member (per item) \$1.00
 Overnight Mailing Fee (next business day) \$40.00 - \$60.00
 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 \$35.00
 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 09/01/2023