



## Business Fee Schedule

Effective Date March 20, 2023

### Account Fees

#### Business Regular Checking<sup>1</sup>

no balance requirements

- \$0.05 per check deposited in branch<sup>1</sup>
- debits: first 75 free, then \$0.30 each
- credits: first 75 free<sup>1</sup>, then \$0.30 each<sup>2</sup>

#### Business Nonprofit Checking

- **\$5 monthly fee**
- no balance requirements
- unlimited transactions

#### Money Fund

waived if monthly Average Daily Balance (ADB) at least \$2,500; if not:

- **\$5 monthly fee**

#### Business High-Yield Checking

\$14.95

waived if net monthly debit card purchases  $\geq$  \$500

#### Money Fund/Savings Excessive Usage

\$25

per transaction after six transfers or withdrawals per month

### Loan Fees

#### Loan Documentation

Contact CU

### Product & Service Fees

#### Foreign Transaction Fee

Up to 1.00%

(for ATM withdrawals and Mastercard® purchase transactions)  
(Fee may apply if cardholder's country code differs from the merchant's / business' country code. All fees are calculated on the transaction amount after it is converted to U.S. dollars.)

#### Paper Statement (per statement cycle)

\$5

#### Outgoing Domestic Wire

\$27.50

#### Incoming Domestic Wire

\$15

#### Outgoing Foreign Wire

\$60

#### Incoming Foreign Wire

\$25

#### Deposit Inquiry

\$2

#### Non-ITCU ATM Withdrawals

\$3 per

#### One-Time/Reoccurring Outgoing ACH

- Originated by ITCU

\$15

#### One-Time Incoming Deposit/ Payment Originated by ITCU

\$10

#### One-Time Loan Payment Originated via itcu.org Website

\$5

## Product & Service Fees (continued)

|  |         |
|--|---------|
| Same Day ACH Origination   | \$20    |
| Check Copy or Statement Copy   | \$10    |
| Money Order  | \$6     |
| Cashier's Check  | \$10*   |
| Stop Payment (paper, ACH or Zelle®)                                  | \$35    |
| Returned Check   | \$20    |
| Overdraft Transfer   | \$2.50  |
| Insufficient Funds (NSF)   | \$0     |
| Courtesy Pay   | \$10    |
| pays item when account available balance is not sufficient to pay it |         |
| Zelle® <sup>3</sup> Research   | \$35    |
| Additional Temporary Checks (per set of 3)                           | \$5     |
| Online/Mobile Banking Bill Pay                                       |         |
| Standard Delivery  | \$0     |
| Rush Delivery-Same Business Day <sup>3</sup> (ACH)                   | \$9.95  |
| Rush Delivery-Next Business Day <sup>3</sup> (Check)                 | \$14.95 |
| Bill Pay Check Copies  | \$8     |
| Express Mail Minimum   | \$10    |
| Foreign Items Collection Minimum                                     | \$10    |
| Account Research Hourly Fee (Min. 1 Hour)                            | \$30    |
| Special Items Collection Minimum                                     | \$15    |
| Replacement ATM/Debit Card   | \$10    |

### **Safe Deposit Boxes** (Not all sizes available at all branches)

|   |       |
|---|-------|
| 2"x5"x22" (annually)                          | \$25  |
| 3"x5"x22" (annually)                          | \$30  |
| 5"x5"x22" (annually)                          | \$45  |
| 3"x10"x22" (annually)                         | \$50  |
| 5"x10"x22" (annually)                         | \$65  |
| 10"x10"x22" (annually)                        | \$115 |
| 10"x13"x22" (annually)                        | \$150 |
| 10"x21"x22" (annually)                        | \$295 |
| Key Deposit (per box)                         | \$75  |
| Lost Key(s) /Drill Box (per box) <sup>4</sup> | \$340 |
| Late Annual Rent (per box)                    | \$35  |

<sup>1</sup>\$0.05 fee per check deposit will be assessed to the Business Regular Checking, regardless of which account type the check(s) were deposited to. For example, if you have a Business Regular Checking and deposit a check in branch to your Business Money Fund account, the \$0.05 will still apply.

<sup>2</sup> Additional \$.05 per check deposited in branch applies.<sup>1</sup>

<sup>3</sup> Not available for Business Bill Pay.

<sup>4</sup> Lost keys(s) require box(es) to be drilled. Drilled box(es) fee will be at current vendor cost.

\* First three cashier's checks are free, with subsequent cashier's checks \$10 each.