

**SCHEDULE OF FEES**

Effective: February 1, 2023

**SHARE ACCOUNTS**

Account closure (within 90 days).....	\$ 20.00
Excessive activity ..... (Over 3 withdrawals/3 ACH-EFT)	\$ 5.00
Membership fee .....	\$ 5.00
Excessive early withdrawal from Christmas Club account (per withdrawal before 10/1) .....	\$ 10.00

**CHECKING ACCOUNTS**

SecureChecking monthly checking fee.....	\$ 5.99
SimpliChecking monthly paper statement fee.....	\$ 5.00
Copy of paid check .....	\$ 5.00
NSF check/ACH return item .....	\$ 25.00
Paid NSF check .....	\$ 25.00
Stop payment order .....	\$ 15.00
Courtesy Pay .....	\$ 25.00

**MONEY MARKET ACCOUNTS**

Deposit item return .....	\$ 25.00
(Check/ACH/Electronic)	
Excess activity fee .....	\$ 20.00
(Over 3 checks/3 ACH-EFT)	
Less than minimum balance.....	\$ 15.00

**DEBIT CARDS**

ATM machine deposit adjustment.....	\$ 10.00
NSF Debit card withdrawal..... or POS paid by IFCU	\$ 25.00
Reissue Debit card.....	\$ 35.00

**VISA ACCOUNTS**

Copy of credit/sales receipt.....	\$ 5.00
Copy of VISA statement.....	\$ 5.00
Reissue of lost VISA card.....	\$ 35.00
Special delivery of card issuance.....	\$ 45.00
IFCU VISA conversion .....	\$ 25.00
VISA/ACH/EFT payment return check.....	\$ 25.00
VISA late payment fee.....	\$ 25.00
Small business VISA application processing fee.....	\$ 50.00

**IRA ACCOUNTS**

IRA annual maintenance fee .....	\$ 25.00
IRA transfer (outgoing fee).....	\$ 20.00

**LOAN ACCOUNTS**

Demand fee (per R/E loan).....	\$ 45.00
Update demand fee (per R/E loan).....	\$ 25.00
Home Equity Line of Credit (HELOC) extension of draw date/per request.....	\$ 50.00
Loan Document fee..... (Lease buy-out or private party purchase)	\$ 75.00
Loan payment late fee.....	\$ 25.00
Loan modification agreement..... (Mortgage refinance with no cash out)	\$ 750.00
Reconveyance (per R/E loan).....	\$ 150.00
Refinance fee (updated).....	\$ 50.00
Return payment check, ACH/EFT .....	\$ 25.00
Skip-a-Payment (per loan per skip).....	\$ 50.00
Subordination fee (per R/E loan).....	\$ 350.00

## MISCELLANEOUS

Account reconciliation/research (hourly).....	\$ 25.00
Bill Pay stop payment.....	\$ 15.00
Bill Pay check copy.....	\$ 5.00
Certified return mail.....	\$ 7.50
Check cashing for non-member.....	\$ 10.00
Check (IFCU) to third party.....	\$ 5.00
Check/ACH/Electronic deposit..... (NSF item returned unpaid)	\$ 25.00
Copy of monthly statement.....	\$ 5.00
Deposit adjustment (each).....	\$ 15.00
E-statement plus USPS statements..... (Monthly fee if both requested)	\$ 5.00
Financial institution to financial institution return item fee.....	\$ 25.00
Foreign item or special handling fee.....	\$ 25.00
Legal document processing..... (Tax lien, judgment, etc.)	\$ 25.00
Levy processing.....	\$ 50.00
Locator/Return mail research.....	\$ 15.00
Escheat fee.....	\$ 50.00
Mobile deposit adjustment.....	\$ 15.00
Non-activity dormant fee-per month..... (Fee begins with 13th month of inactivity)	\$ 10.00
Notary fee, per signature..... (No charge to members)	\$ 15.00
Overdraft transfer fee..... (Secondary account/manual handling)	\$ 10.00
Overnight delivery (M-F)..... minimum	\$ 30.00
Retrieval of escheated accounts from the State (Minimum of \$100).....	10% of amount
Stale dated corporate check replacement.....	\$ 5.00
Stop-payment on pre-authorized payment.....	\$ 15.00
Stop-payment on IFCU check.....	\$ 15.00
On-line payment request.....	\$ 10.00
Verification of deposit.....	\$ 10.00
Wire transfer fee (domestic).....	\$ 25.00
Wire transfer fee (international).....	\$ 45.00
Wire tracer fee.....	\$ 25.00

All fees and charges will be charged to the applicable account and will be shown on the periodic statement for that account. If there are insufficient funds in the applicable account, fees and charges will be deducted from the available balance in other accounts held in the same right and title (except IRA and certificate accounts). If there are no other accounts, the funds in the account will be applied to the applicable fee(s), and the account will be closed.



### Interfaith Federal Credit Union

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**FEDERALLY INSURED BY NCUA**

