

Please review the Membership and Account Agreement and account documents for additional information regarding fees, transaction limits, and other account restrictions that may apply.

## Free Member Services

- Bill Pay
- Digital Banking
- E-statements
- Financial Counseling
- Mobile Deposit
- Notary Services
- Zelle®

## Account Fees

Fee Name or Description	Fee Amount
Account Research	\$100 per hour
Dormant Account	\$100
Health Savings Account Set-Up	\$25
Inactive Checking Account	\$5 monthly if no activity in prior 6 months
Inactive Membership	\$25 (or balance of account, whichever is less)
IRA Maintenance	\$15 annually if balance is below \$500
Low Balance/Single Service Maintenance	\$5 monthly if average balance is below \$500. Applies to members ages 18+
Non-Standard Check Clearing	\$5 per item
Temporary Checks	\$5 per page

## Card Services Fees

Fee Name or Description	Fee Amount
ATM/Debit/VISA® Card Replacement	\$12 per card
ATM Inquiry (at non-InRoads/CO-OP owned ATMs)	\$2 per inquiry
ATM Transaction (at non-InRoads/CO-OP owned ATMs)	\$3 per transaction

## Electronic Services Fees

Fee Name or Description	Fee Amount
ACH Origination Change	\$15 per change. Waived if completed through Digital Banking
ACH Origination Set-Up	\$25 per set-up. Waived if completed through Digital Banking
ACH Payment Same Day Posting	\$10
Incoming Wire Transfer	\$10 per transfer
Wire Transfer (Domestic)	\$25 per transfer
Wire Transfer (International)	\$50 per transfer
Wire Transfer Trace (International)	\$30 per transfer

## Loan Fees

Fees for changes to loans or payments. Individual loan fees may vary. See loan documents and Truth-in-Lending disclosure for full details.

Fee Name or Description	Fee Amount
Loan Payment Using a Non-InRoads Debit Card	\$10 per loan
Loan Payment via Online Banking Using a Non-InRoads Debit Card	\$3 per loan
Real Estate Payoff Quote	\$25 per loan
Skip Payment Requests	\$40 per loan
Title Processing	\$25 per loan

## Miscellaneous Services and Fees

Fee Name or Description	Fee Amount
Bad Address	\$10
Bad or Missing Tax ID Number	\$125
Cashier's Check	\$7 (minimum check amount \$250)
Check Cashing	\$5. No fee for checks \$50 or less. Applies to members 18+.
Check Copies	\$5 per check or \$30 per hour, whichever is less
Collateral Protection Insurance (CPI) Administration	\$100 per policy
Collections Items	\$25 plus direct cost
Copies	\$2 per page
Expedited Title Release	\$25

## Miscellaneous Services and Fees (cont.)

Fee Name or Description	Fee Amount
Foreign Item Processing and Currency Exchange	\$25 per check exchange
Legal Actions (liens, levies, garnishments, etc.)	\$100 per occurrence
Offsite Credit Union Services	\$25 per hour (1 hour minimum)
Signature Guarantee	\$25 per signature
Statement Copy/Hold Statement Request	\$5 per statement
Stop Payment Request	\$30 per check
Tax Statement Copy	\$2 per statement

## Overdraft/Returned Items Fees

Does not apply to INcredible Checking

Fee Name or Description	Fee Amount
Courtesy Pay	Items from \$1 to \$250, \$35 per check/transaction Items from \$251 to \$1000, \$40 per check/transaction Items \$1001 and greater, \$45 per check/transaction No fee for cleared items resulting in a negative balance of \$29.99 or less
Non-Sufficient Funds	\$30 per check
Returned ACH Origination	\$30 per item



Federally insured by NCUA.