

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

- Digital Banking
- Financial Software Connectivity
- Notary Services
- Mobile Deposit
- Payroll Processing
- Workplace Wellness

## Account Fees

Fee Name or Description	Fee Amount
Account Research	\$100 per hour
Dormant Account	\$100
Inactive Membership	\$25 (or balance of account, whichever is less)
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

## Electronic Services Fees (cont.)

Fee Name or Description	Fee Amount
ACH Payment Same Day Posting	\$10
Desktop Deposit (RDC)	\$30 per month
Incoming Wire	\$10
Positive Pay	\$25 per month
Wire Transfer (Domestic)	\$25 per transfer
Wire Transfer (International)	\$50 per transfer
Wire Transfer Trace (International)	\$30 per transfer

## Loan Fees

Loan fees vary by loan type. Contact InRoads for details.

Fee Name or Description	Fee Amount
Loan Payment Using a Non-InRoads Debit Card	\$10 per loan
Loan Payment via Digital Banking Using a Non-InRoads Debit Card	\$3 per loan
Real Estate Payoff Quote	\$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 Copies	\$5 per check or \$30 per hour, whichever is less (free within Digital Banking)
Collections Items	\$25 plus direct cost
Collateral Protection Insurance (CPI) Administration	\$100 per policy
Copies	\$2 per page
Foreign Item Processing and Currency Exchange	\$25 per check or exchange
Legal Actions (liens, levies, garnishments, etc.)	\$100 per occurrence
Night Deposit Bag	At cost
Offsite Credit Union Services	\$25 per hour (1 hour minimum)

## Miscellaneous Services and Fees (cont.)

Fee Name or Description	Fee Amount
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

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
Returned Check Deposit	\$15 per item



Federally insured by NCUA.

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