

IRFCU FEE SCHEDULE

Account Fees

New Member	\$ 5.00
Re-Open Account	\$ 5.00
Dormant Account	\$ 5.00 a month
Returned Mail	\$ 5.00 a month
Christmas Club Early W/D	\$10.00 each withdrawal
Return Item	\$25.00 per item

Share Draft Fees

Share Draft Monthly Fee	FREE
Electronic Bill Pay	FREE
Courtesy Pay fees	\$30.00 per paid item (ACH, ATM, Checks)
NSF Fees	\$30.00 per item (ACH, ATM, Checks)
Overdraft Protection Transfer	\$10.00 per transfer
Copy of Share Draft	\$ 5.00 per draft
Stop payment	\$25.00 per item
	\$35.00 Teller Check stop pmt
ATM/Visa Debit Cards	\$15.00 replacement fee
	\$ 1.00 ATM Withdrawal fee

Counter Services

	<u>Amount</u>
Money Orders	\$ 1.00 per money order
Teller Check	\$ 3.00 per check to 3 rd party
Acct Activity Printout	\$ 1.00 per page
Statement Copy	\$ 2.00 per statement
VISA Gift Cards	\$ 2.50 per card
Bank Wire	\$10.00 incoming domestic
	\$25.00 outgoing domestic

Loan Fees

Loan Late Fee	\$25.00 charged after 10 days grace period
Credit Report Fee	\$10.00 single, \$15.00 married
Auto Lien Satisfaction	\$ 5.00 notary fee
Real Estate Lien Satisfaction	\$ 5.00 notary fee
Skip A Pay Fee	\$30.00 per loan
No Hassle Loan Application Fee	\$35.00 per loan
GAP Insurance	\$350.00
Extended Warranty Plan	Price varies depending on vehicle plan