



| SAVINGS | |
|---|---------|
| Excess withdrawals (more than 4 per month)..... | \$2.00 |
| Closing/reopening account (within 90 days)..... | \$10.00 |
| Deposit item Returned..... | \$25.00 |
| Withdrawal check issued to third party..... | \$5.00 |
| Christmas Club early withdrawal fee (per occurrence)..... | \$5.00 |

| CHECKING ACCOUNTS | |
|--|---------|
| Opportunity Plus Checking (per month)..... | \$5.00 |
| NSF Item..... | \$30.00 |
| Courtesy Pay per item fee..... | \$30.00 |
| Over Draft - Automatic Transfer from Savings..... | \$5.00 |
| Photo copy of check (per copy)..... | \$5.00 |
| Balancing of check register (per hour)..... | \$15.00 |
| Stop payment..... | \$30.00 |
| Temporary checks (per 8)..... | \$5.00 |
| Money Maker - if actual balance falls below \$1,000 during the month | \$10.00 |
| MaxReturns - if average daily balance falls below \$2,000 for the month..... | \$20.00 |

| IRA ACCOUNTS | |
|----------------------------------|---------|
| IRA closing or transfer fee..... | \$30.00 |

| ATM/DEBIT CARD | |
|---|-----------|
| Card replacement 1st request..... | No Charge |
| 2nd Request \$10.00, 3rd Request \$20.00, 4th Request | \$30.00 |
| ATM Transaction fee (each transaction) (Free at Illiana Machines) | \$1.00 |
| ATM NSF fee (each transaction)..... | \$30.00 |
| ATM Deposit Item Returned | \$25.00 |
| International Transactions - currency conversion rate +1%..... | 1% |
| Credit card copy of sales draft..... | \$5.00 |
| Overnight plastic issue fee..... | \$55.00 |

| VISA Credit Cards | |
|---------------------------------------|---------|
| Late payment fee | \$25.00 |
| Return payment fee | \$25.00 |
| Credit card copy of sales draft | \$5.00 |
| Overnight plastic issue fee | \$55.00 |

| MORTGAGE LOANS | |
|--|-----------|
| Duplicate document preparation..... | \$25.00 |
| Preparation of Subordination agreements..... | \$175.00 |
| Late payment fee (5% of P & I Payment)..... | 5% |
| 1st mortgage payoff letters..... | \$25.00 |
| 2nd mortgage payoff letters..... | \$25.00 |
| Mortgage Modification Agreement..... | \$1500.00 |

| CONSUMER LOANS | |
|--|---------------------|
| Late payment fee | |
| if payment is in excess of \$500.00..... | 5% |
| if payment is under \$500.00..... | \$25.00 |
| Unsecured Line of Credit Late Fee | 20% of Interest due |

| HOME EQUITY LINE OF CREDIT - HELOC LOANS | |
|--|----------|
| Late Payment Fee..... | \$25.00 |
| Return Payment Fee | \$25.00 |
| Preparation of subordination agreement | \$175.00 |
| Overnight plastic issue fee | \$55.00 |
| Copy of sales draft | \$5.00 |
| Duplicate document preparation..... | \$25.00 |

| SPECIAL SERVICES | |
|--|------------------------|
| Low Balance Inactivity fee monthly | \$10.00 |
| -No activity for 6 months, Over 21 years of age, no loan relationship or cumulative of \$200.00 in share accounts. | |
| Returned mail | \$10.00 |
| Statement Copy..... | \$5.00 |
| Statement Fee | \$1.00 |
| Transaction printout..... | \$5.00 |
| Phone Transaction | \$2.00 |
| Certified Checks (each)..... | \$10.00 |
| Wire Transfer (each)..... | \$20.00 |
| Gift Cards (Free with checking account)..... | \$5.00 |
| Money Orders (each)..... | \$2.00 |
| Medallion Signature guarantee (non-members)..... | \$25.00 |
| Pre authorized check for payment | \$30.00 |
| Check issue fee for Payroll Deduction | \$5.00 |
| Unclaimed Property | \$30.00 |
| Written correspondence to third party | \$10.00 |
| Fax (per page)..... | \$2.00 |
| Tax levy, garnishment or subpoena processing | \$100.00 |
| Western Union Money Transfer..... | \$25.00 |
| Non-member check cashing..... | Over \$500.....\$10.00 |
| | Under \$500.....\$5.00 |

| CHECK CASHING FEE | |
|--|--|
| Free to members maintaing an Average Daily Balance in their account of \$500.00 for 3 months, otherwise 1% of check cashed under \$1000.00 (minimum fee of \$5.00) | |
| 2% of check cashed over \$1,000.00 | |

Service Fees as of 5/18 and are subject to change without notice as conditions warrant. Contact the credit union for the most up-to-date fees. Truth-In-Savings information is available at Illiana Financial Credit Union. Fees for charged services reflect our philosophy that members who use certain costly services should pay for them, rather than requiring all members to share the cost. In this way, the entire membership of Illiana Financial Credit Union is served in the fairest way possible.

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