

iTHINK Financial Credit Union
MEMBERSHIP FEE SCHEDULE

July 1, 2021

Bill Pay Expedited Payment Fee (EFT / Check)	\$9.95 / \$18.95
Certain Saver Transfer / Withdrawal Fee	\$5.00
Check Copy Fee	\$5.00
Check Printing Fee	Determined by check style
Checking Monthly Service Fee	\$1.90 per month
- Applies to all personal Checking accounts, except myWallet	
Checking Plus Per Check Fee (3 free per month)	\$3.00
CO-OP Shared Branch Transaction Fee	\$3.00
Non-Credit Union ATM Transaction Fee	\$3.00
- Visa International Service Assessment (ISA) Fee 2% of U.S. dollar amount	
Deposited Check Return Fee	\$15.00
Deposited Check Returned From Self Fee	\$32.00
Direct Deposit Violation Fee	\$5.00 per month
Dormant Account Fee* (Per each inactive account).....	\$5.00
Expedited Delivery Fee (Weekdays/Weekends and Holiday).....	\$40.00 / \$60.00
Foreign Check Collection Fee (Additional vendor fees may apply).....	\$15.00
Grand Checking Minimum Balance Violation Fee*	\$5.00 per month
Health Savings Account (HSA)	
- Closure / Transfer Fee..... \$25.00	
- Per Check Fee (1st three (3) checks cleared per month at no charge)..... \$3.00	
Item Deposited / Special Handling Fee (Collection / Third Party).....	\$15.00
Legal Research Fee (1/2 hour minimum).....	\$100.00 per hour
Medallion Guarantee Fee (Stock Transfers).....	\$10.00
Money Market Minimum Balance Violation Fee*	\$9.00 per month
Non-Accountholder Check Cashing Fee	\$5.00
Notarization Fee (Florida / Georgia).....	\$10.00 / \$2.00
Official Check Fee	\$5.00
Overdraft Privilege (ODP) Transaction Fee	\$32.00 per item
Overdraft Protection Transfer Fee	\$7.00 per item
Overdrawn Fee	\$32.00 per item
Paper Statement Monthly Service Fee	\$3.00 per month
Quick Pay Convenience Fee (Setup Quick Payment with staff assistance).....	\$5.00
Quick Pay (Online Self-Serve Credit & Debit Card Payment).....	\$10.00
Research / Balancing Fee (1/2 hour minimum).....	\$20.00 per hour
Returned Item Fee (NSF Check or ACH).....	\$32.00
Returned Mail Fee	\$5.00
Safe Deposit Box	
- Key Deposit..... \$5.00	
- Lost Key Replacement..... \$20.00	
- Drilling and Legal Expense Fees Minimum..... \$200.00	
Share Account Monthly Service Fee*	\$7.00 per month
Signature Endorsement Guarantee Fee	\$5.00
Skip-A-Payment Fee	\$30.00 per loan request
Statement Copy Fee	\$6.00
Stop Payment Fee (ACH or Check).....	\$30.00
Temporary Check Fee (Existing Account).....	\$5.00 for 12 checks
Visa Gift Card Fee** (\$10.00 - \$1,000.00).....	\$4.95
Wire Funds Transfer	
- Domestic: Outgoing Fee..... \$15.00	
- International: Incoming Fee (Through U.S. Bank) / Outgoing Fee..... \$15.00 / \$60.00	

* Please refer to our Membership Disclosure for details on terms, conditions and minimum balance requirements.

** Special order items require advance notice. Some fees may be waived or reduced with REWARDS program. Please refer to a current loan disclosure and credit card agreement, for non-real estate consumer loan and credit card fees, terms, and conditions. For more information, please visit our website at ithinkfi.org, or contact the Credit Union at 800.873.5100 or serviceplus@ithinkfi.org.