

iTHINK Financial Credit Union  
**MEMBERSHIP FEE SCHEDULE**

March 1, 2020

<b>Bill Pay Expedited Payment Fee</b> (EFT / Check)	\$9.95 / \$18.95
<b>Certain Saver Transfer / Withdrawal Fee</b>	\$5.00
<b>Check Copy Fee</b>	\$5.00
<b>Check Printing Fee</b>	Determined by check style
<b>Checking Monthly Service Fee</b>	\$1.90 per month
- Applies to all personal Checking accounts, except myWallet	
<b>Checking Plus Per Check Fee</b> (3 free per month)	\$3.00
<b>CO-OP Shared Branch Transaction Fee</b>	\$3.00
<b>Non-Credit Union ATM Transaction Fee</b>	\$3.00
- Visa International Service Assessment (ISA) Fee ..... 2% of U.S. dollar amount	
<b>Deposited Check Return Fee</b>	\$15.00
<b>Deposited Check Returned From Self Fee</b>	\$32.00
<b>Direct Deposit Violation Fee</b>	\$5.00 per month
<b>Dormant Account Fee*</b> (Per each inactive account)	\$5.00
<b>Foreign Check Collection Fee</b> (Additional vendor fees may apply)	\$15.00
<b>Grand Checking Minimum Balance Violation Fee*</b>	\$5.00 per month
<b>Health Savings Account (HSA)</b>	
- Closure / Transfer Fee ..... \$25.00	
- Per Check Fee (1st three (3) checks cleared per month at no charge) ..... \$3.00	
<b>Item Deposited / Special Handling Fee</b> (Collection / Third Party)	\$15.00
<b>Legal Research Fee</b> (1/2 hour minimum)	\$100.00 per hour
<b>Loan Payment by Phone Fee or Branch Fee</b> (ACH Origination, Credit or Debit Card)	\$15.00
<b>Medallion Guarantee Fee</b> (Stock Transfers)	\$10.00
<b>Money Market Excess Transaction Fee</b>	\$5.00 per violation
<b>Money Market Minimum Balance Violation Fee*</b>	\$9.00 per month
<b>Non-Accountholder Check Cashing Fee</b>	\$5.00
<b>Notarization Fee</b> (Florida / Georgia)	\$10.00 / \$2.00
<b>Official Check Fee</b>	\$5.00
<b>Overdraft Privilege (ODP) Transaction Fee</b>	\$32.00 per item
<b>Overdraft Protection Transfer Fee</b>	\$7.00 per item
<b>Overdrawn Fee</b>	\$32.00 per item
<b>Overnight Delivery Fee</b> (Weekday/Saturday & Holiday)	\$20.00 / \$40.00
<b>Paper Statement Monthly Service Fee</b>	\$1.00 per month
<b>Quick Pay</b> (Online Self-Serve Credit & Debit Card Payment)	\$10.00
<b>Research / Balancing Fee</b> (1/2 hour minimum)	\$20.00 per hour
<b>Returned Item Fee</b> (NSF Check or ACH)	\$32.00
<b>Returned Mail Fee</b>	\$5.00
<b>Share Account Monthly Service Fee*</b>	\$5.00 per month
<b>Signature Endorsement Guarantee Fee</b>	\$5.00
<b>Skip-A-Payment Fee</b>	\$30.00 per loan request
<b>Statement Copy Fee</b>	\$6.00
<b>Stop Payment Fee</b> (ACH or Check)	\$30.00
<b>Temporary Check Fee</b> (Existing Account)	\$3.00 for 10 checks
<b>Visa Gift Card Fee**</b> (\$10.00 - \$1,000.00)	\$4.95
<b>Wire Funds Transfer</b>	
- Domestic: Outgoing Fee ..... \$25.00	
- 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](http://ithinkfi.org), or contact the Credit Union at 800.873.5100 or [serviceplus@ithinkfi.org](mailto:serviceplus@ithinkfi.org).