



Costs Associated With Your Account

We remind our valued members that service charges assist in the recovery of operating costs. Although Intrepid Credit Union is a non-profit, we still must pay expenses associated with delivering our services. To avoid service charges, choose an account that fits you, use Direct Deposit, avoid late fees and NSF checks, set up automatic payments and transfers and use our online and mobile banking alert services to be made aware of low balances or payment due dates. Should you have an unexpected fee, members can use reward points for a partial refund on miscellaneous fees.

FREE PRODUCTS AND SERVICES

Online Banking	FREE
Online Bill Pay.....	FREE
Mobile App.....	FREE
Telephone Banking (800-546-8682).....	FREE
E-Statements	FREE
Co-Op Network No-Fee ATMs	FREE
Night Depository	FREE
Direct Deposit	FREE
ACH (Automatic Clearing House)	FREE

SHARE ACCOUNTS

Holiday Club - over limit of withdrawals per year.....	\$5.00 each
Premium Money Market - below minimum balance.....	\$10.00
Premium Plus Money Market - below min balance	\$25.00
Over limit of in-house withdrawals per month	\$5.00 each
Account Closure (open < 90 days).....	\$20.00
Statement copies.....	\$2.00 each

SHARE DRAFT CHECKING ACCOUNTS

Kasasa Checking (various).....	FREE
Community or InControl Checking.....	\$2.50 month Waived with 7 Debit Transaction or EStatements
Business Checking Account	\$2.50 month
Account Closure (problem account).....	\$35.00
Account Closure Fee (open < 90 days).....	\$20.00
Copies of a canceled draft (check).....	\$2.00 each
Statement Copies	\$2.00 each
Counter Draft (check) (limit 8 per month).....	\$1.00 each
Overdraft Non-sufficient Funds/NSF	\$28.00 each
Overdraft Privilege.....	\$28.00 each
Deposit Item Return	\$28.00 each
NSF Auto Transfer from Savings/Loan	\$5.00 each
Stop Payment	\$28.00/\$2.00 ea. additional
Service Support	\$25.00 hr/1 hr minimum

IRA ACCOUNTS

IRA Maintenance	\$10.00 annually Waived with an accumulative IRA balance of \$500 or more
Direct IRA Transfer	\$20.00 each

WIRES

Incoming.....	\$5.00 each
Outgoing - Continental US.....	\$20.00 each
Outgoing - International/Outside Continental US ...	\$45.00 each

CARD SERVICES

ATM/Debit Card Replacement.....	\$10.00 per card
ATM/Debit Card or PIN Rush Order.....	\$25.00 per card
Visa Gift Card.....	\$4.00 per card

MISCELLANEOUS

Account Reopen Fee (within 90 days of closing).....	\$20.00
Business Account Excess Debit.....	\$.15 each For debit transaction (withdrawal, draft paid, automatic transfer or payment) in excess of 50 during a month
Cash-A-Plenty (CAP) (skip a payment)	\$20.00 each
Non-Member Check Cashing.....	\$5.00 each
Coin Counting	
> Personal Accounts.....	3% of total counted Waived with \$100 in Savings Account or if age >62 or <18
> Business Accounts.....	greater of 3% or \$5.00
CU Check Withdrawal (1 free per day)	\$2.00 each
DocuSign Authentication.....	\$5.00
Replacement Document	\$5.00
Reissue/Refund/Void per check	\$5.00 each
Foreign ATM (out of network transaction)	\$1.00 each
FAX (send/receive).....	\$2.00 page
Inactive Account (after 6 months of inactivity)....	\$5.00 month
In Office Cash withdrawal or Transfer (over 4 per mo)	\$5.00 each
Levy/Garnishment Execution	\$75.00 each
ATM (or \$\$s and Checks) overdraft	\$28.00 each
Notary Service	\$2.00 signature \$5.00/signature for non-members
Paper Statement.....	\$3.00/month
Photocopies	10¢ page
Return Mail Fee (no forwarding)	\$5.00 month
Telephone Transfers (excludes phone banking).....	\$2.00 each