

## COST RECOVERY SCHEDULE – EFFECTIVE OCTOBER 1, 2025



### COSTS ASSOCIATED WITH YOUR ACCOUNT

We want to thank our valued members for assisting in the recovery of our operating costs through the payment of service charges. 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
Notary Service for members.....	FREE
Kasasa Checking (Various) .....	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
Excess Transfer Fee .....	\$5.00 each
Account Closure (open < 90 days).....	\$20.00
Statement copies.....	\$5.00 each

### SHARE DRAFT CHECKING ACCOUNTS

Kasasa Checking (Various) .....	FREE
InControl Checking .....	\$2.50/month
Waived with 7 Debit Transactions or E-Statements	
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.....	\$5.00 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 .....	\$35.00 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

### CARD SERVICES

ATM/Debit Card Replacement.....	\$10.00 per card
ATM/Debit Card or PIN Rush Order.....	\$50.00 per card
Visa Gift Card .....	\$4.00 per card

### WIRES

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

### MISCELLANEOUS

Reactivate Debit Card after Block .....	\$28.00
Business Account Excess Debit .....	\$0.15 each
For debit transaction (withdrawal, draft paid, automatic transfer or payment) in excess of 50 during a month	
Skip-a-payment.....	\$20.00 each
Non-Member Check Cashing .....	\$5.00 each
Coin Counting	
> Intrepid Credit Union Member.....	
FREE	
> Non-Member.....	
10% of Coin Counted	
CU Check Withdrawal (1 free per month) .....	\$5.00 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 12 months of inactivity) .....	\$5.00/month
Levy/Garnishment Execution .....	\$75.00 each
ATM Withdrawal Overdraft .....	\$28.00 each
Notary Service for non-members .....	\$5.00/signature
Paper Statement.....	\$5.00/month
Photocopies .....	\$0.10/page
Return Mail Fee (no forwarding) .....	\$5.00/month
Non-refundable Membership Fee .....	\$15.00
Intrepid Originated ACH Items Returned NSF.....	\$28.00

Federally Insured by NCUA/Equal Housing Opportunity