



Business Fee & Service Charge Schedule

Basic Business Checking	\$0.40 per check and deposited item after the first 150 items
Business Checking (\$200 minimum)	\$7.00 per month + \$0.40 per check and deposited item after the first 500 items
Business Checking ^{Plus} (\$1,500.00 minimum)	\$12.00 per month + \$0.40 per check and deposited item after the first 500 items
Bill Pay (per statement cycle)	1-10 Bill Payments FREE 11-40 Bill Payments \$10.00 41 and over Bill Payments \$0.50 per item

Other Services & Charges

Statement Copy	\$5.00 per statement <i>plus research fee</i>
Stop Payment Request	\$25.00 each
Account Activity Printout (branch)	\$2.00 each
Check or Form Image	\$2.00 each
Account Research/Reconciliation (1 hour minimum)	\$20.00 per hour
Government Levy	\$50.00 per levy
Official Check - Less Than \$1,000.00	\$3.00 each
Official Check - \$1,000.00 and over	\$5.00 each
Certified Check	\$20.00 each
VISA [®] Debit Card Foreign ATM Transaction Fee	\$1.00 per transaction
VISA [®] Debit/Credit Card Replacement	\$10.00
Wire Transfer - Domestic	\$25.00 each
Wire Transfer - International	\$50.00 each
Foreign Check Collection	\$25.00 each
Returned Deposited Check	\$15.00 each
Dormant Account	\$5.00 per month
Cloth Bags With IC Logo And Locks	\$30.00 each
Keys To Night Depository Box	\$3.00 each
Lost Night Depository Box Key Replacement	\$15.00 each
Credit Union Assisted Telephone Payments	\$10.00 each
New Account Early Closeout	\$10.00

The following fees can be caused by Checks, In-Person Withdrawals, ATM Withdrawals, ACH or other electronic means.

Insufficient Funds Charge (NSF) (Labeled on statement as Return ACH Charge or Return Check NSF)	\$30.00 per item
Uncollected Funds Charge	\$30.00 per item
IC Courtesy Pay Overdraft Sweep (Labeled on statement as Overdraft Transfer Fee)	\$15.00 per day