

INDIANA MEMBERS CREDIT UNION BUSINESS ACCOUNT FEE DISCLOSURE

Fees Current as of 1/1/2025

BUSINESS CHECKING & SAVINGS ACCOUNTS	
Free Business Checking No minimum balance requirement Per Item Fee Over 300 Items	\$0.50 per item
Business Checking with Dividends Low Balance Fee (if balance falls below \$10,000 at any time during the month) Per Item Fee Over 300 Items Pays a tiered dividend rate based on balance	\$25.00 per month \$0.50 per item
Commercial Checking with Analysis Maintenance Fee Per Item Fee (Earnings Credit may offset)	\$20.00 per month \$0.20 per item
Business Money Market Savings Low Balance Fee (if balance is under \$2,500 at month-end)	\$10.00 per month

CHECKING ACCOUNT-RELATED FEES	
Check Copy Fees with clearing date with no clearing date or trace #	\$2.00 \$4.00
Check Printing Charge	Varies
Check Recon Fee (\$16 minimum)	\$32.00 per hour
Inactivity Fee (no activity for 6 months)	\$5.00 per month
NSF Clearing Fee (created by checks or electronic debits)	\$32.00
Re-Open Account Fee	\$15.00
Return Check Fee	\$32.00
Stop Payment Fees regular or mass stop payment with signed form regular or mass stop payment by phone (\$13 refunded when signed form received)	\$32.00 \$45.00
Transfer Fee (overdraft protection)	\$6.00

SAVINGS ACCOUNT-RELATED FEES	
Bad Address Fee	\$5.00 per month
Dormant Account Fee (no activity for 12 months, balance < \$10,000)	\$5.00 per month
Re-Open Account Fee	\$15.00

DEBIT & ATM CARD FEES	
Chargeback Fee	\$32.00
Card Reissue Fee	\$8.00
Debit/ATM NSF	\$32.00
International Debit Card Transaction Fee	2%
Transactions at IMCU, Alliance One, and Allpoint Network ATMs	Free
Transactions at Other ATMS:	
Deposits	Free
ATM Withdraw Fee	\$3.00
ATM Transfer Fee	\$3.00
ATM Inquiry Fee	\$3.00

CASH MANAGEMENT SERVICES	
Basic Cash Management (includes Positive Pay)	Free
Cash Management (includes Positive Pay) ACH and/or Wire Origination Service	\$39.95 per month
Remote Deposit Capture (RDC) Service	\$50.00 per month
ACH/Wire and RDC Service (Bundled)	\$60.00 per month
Lockbox	Varies

GENERAL FEES	
ACH Exception Fee	\$5.00
Coin Deposit Fee (member)	5% of amount
Collection Item (service for non-member businesses, only after 1st presentment)	\$10.00
Deposit Check Copy Fee	\$5.00
Document Research Fee	\$32.00 per hour
EFT NSF Fee	\$32.00
EFT Stop Payment Fee	\$32.00
FI2FI NSF Fee	\$32.00
Foreign Check Deposit	\$7.00
History Copy	\$3.00
Legal Fee	\$50.00
Notary Fee (if over 10 pages per month)	\$2.00 per page
Non-Member (On-U) Check Cashing Fee	\$5.00
NSF Check Deposited Fees:	
NSF Check Deposit	\$10.00
NSF Check Deposit 2x	\$32.00
NSF Check Deposit Business	\$32.00
NSF Check Deposit Self	\$32.00
NSF Check Reclear	\$5.00
Official Check Fees:	
Cashier's Check Fee	\$6.00
Money Order Fee	\$3.00
Paper Statement Fee	\$2.00
Phone Transfer	\$3.00
Same Day ACH Fee	\$20 per file
Statement Copy	\$5.00
Transaction Voucher Fee	\$5.00
VOD Fee	\$10.00
Wire Transfer Fees:	
Wire In Fee	\$10.00
Wire Out (USA)	\$30.00
Wire Out (Foreign)	\$75.00

SAFE DEPOSIT BOX FEES	
Safe Deposit Box: 3 x 5	\$35.00 per year
5 x 5	\$50.00 per year
3 x 10	\$60.00 per year
5 x 10	\$70.00 per year
10 x 10	\$120.00 per year
Drilling and lock replacement fees vary and fees will be charged based on actual cost incurred.	