

# INDIANA MEMBERS CREDIT UNION FEE DISCLOSURE

Fees Current as of 1/1/2025

GENERAL FEES	
ACH Exception Fee	\$5.00
Coin Deposit Fee (member)	5% of amount
Coin Deposit Fee (non-member)	10% 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
IRA Transfer Fee	\$25.00
Legal Fee	\$50.00
Notary Fee (if over 10 pages per month)	\$2.00 per page
Non-Member (On-Us) 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
P2P Transfer Fee	\$1.00
Paper Statement Fee (under age 18 & over age 70 exempt)	\$2.00
Phone Transfer	\$3.00
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.	

SAVINGS ACCOUNT FEES	
Bad Address Fee	\$5.00 per month
Dormant Account Fee (no activity for 12 months, balance less than \$10,000)	\$5.00 per month
Low Balance Fee (under \$2,500 in Money Market at month-end)	\$10.00 per month
Re-Open Account Fee	\$15.00

CHECKING ACCOUNT FEES	
Business Checking Fees - See Separate Disclosure	Separate
Check Copy Fees	
with clearing date	\$2.00
with no clearing date or trace #	\$4.00
Check Printing Charge	Varies
Check Recon Fee (\$16 minimum)	\$32.00 per hour
Fresh Start Checking	
Fresh Start Set-Up	\$25.00
Fresh Start Fee	\$10.00 per month
Inactivity Fee (no activity for 6 months)	\$5.00 per month
NSF Clearing Fee (created by checks or electronic debits)	\$32.00
Preferred Checking Fee (under \$2,500 in Preferred Checking)	\$10.00 per month
Re-Open Account Fee	\$15.00
Return Check Fee	\$32.00
Stop Payment Fees	
regular or mass stop payment with signed form	\$32.00
regular or mass stop payment by phone (13 refunded when signed form received)	\$45.00
Transfer Fee (overdraft protection)	\$6.00

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 non-IMCU, Alliance One & Allpoint Network ATMs:	
Deposits	Free
ATM Withdraw Fee	\$3.00
ATM Transfer Fee	\$3.00
ATM Inquiry Fee	\$3.00