



SAVINGS	
Excess withdrawals (more than 4 per month).....	\$2.00
Closing/reopening account (within 90 days).....	\$10.00
Deposit item Returned.....	\$35.00
Withdrawal check issued to third party.....	\$5.00
Christmas Club early withdrawal fee (per occurrence).....	\$5.00
Fraudulent Check Deposit.....	\$35.00

CHECKING ACCOUNTS	
Opportunity Plus Checking (per month).....	\$5.00
NSF Item.....	\$35.00
Courtesy Pay per item fee.....	\$35.00
Over Draft - Automatic Transfer from Savings.....	\$5.00
Photo copy of check (per copy).....	\$5.00
Balancing of check register (per hour).....	\$15.00
Stop payment.....	\$30.00
Temporary checks (per 8).....	\$5.00
Money Maker - if actual balance falls below \$1,000 during the month.....	\$10.00
MaxReturns - if average daily balance falls below \$2000 for the month.....	\$20.00

IRA ACCOUNTS	
IRA closing or transfer fee.....	\$30.00

ATM/DEBIT CARDS	
Card replacement 1st request.....	No Charge
2nd Request \$10.00, 3rd Request \$20.00, 4th Request	\$30.00
ATM Transaction fee (each transaction) (Free at Illiana Machines)	\$1.00
ATM NSF fee (each transaction).....	\$35.00
ATM Deposit Item Returned	\$35.00
International Transactions - currency conversion rate +1%.....	1%
Credit card copy of sales draft.....	\$5.00
3 day rush plastic issue fee.....	\$5.00
Overnight plastic issue fee.....	\$55.00

VISA Credit Cards	
Late payment fee	\$30.00
Return payment fee	\$25.00
Credit card copy of sales draft	\$5.00
3 day rush plastic issue fee.....	\$5.00
Overnight plastic issue fee	\$55.00

CHECK CASHING FEE	
Free to members maintaing an Average Daily Balance in their account of \$500.00 for 3 months, otherwise 1% of check cashed under \$1000.00 (minimum fee of \$5.00)	
2% of check cashed over \$1,000.00	

MORTGAGE LOANS	
Duplicate document preparation.....	\$25.00
Preparation of Subordination agreements.....	\$175.00
Late payment fee (5% of P & I Payment).....	5%
1st mortgage payoff letters.....	\$25.00
2nd mortgage payoff letters.....	\$25.00
Mortgage Modification Agreement.....	\$1500.00
1st & 2nd Mortgages	
Application Fee (Upfront).....	\$150.00
Doc Preparation (At Closing).....	\$100.00
Appraisal Fee (Upfront).....	TBD

CONSUMER LOANS	
Late payment fee	
if payment is in excess of \$500.00.....	5%
if payment is under \$500.00.....	\$25.00
Unsecured Line of Credit Late Fee	20% of Interest due

HOME EQUITY LINE OF CREDIT - HELOC LOANS	
Late Payment Fee.....	\$25.00
Return Payment Fee	\$25.00
Preparation of subordination agreement	\$175.00
Overnight plastic issue fee	\$55.00
Copy of sales draft	\$5.00
Duplicate document preparation.....	\$25.00

SPECIAL SERVICES	
Low Balance Inactivity fee monthly	\$10.00
-No activity for 6 months, Over 21 years of age, no loan relationship or cumulative of \$200.00 in share accounts.	
Returned mail	\$10.00
Statement Copy.....	\$5.00
Statement Fee	\$1.00
Transaction printout.....	\$5.00
Phone Transaction	\$2.00
Certified Checks (each).....	\$10.00
Wire Transfer (each).....	\$20.00
International Wire Transfer (each).....	\$40.00
Gift Cards (Free with checking account).....	\$5.00
Money Orders (each).....	\$2.00
Medallion Signature guarantee (non-members).....	\$25.00
Pre authorized check for payment	\$30.00
Check issue fee for Payroll Deduction	\$5.00
Unclaimed Property	\$30.00
Written correspondence to third party	\$10.00
Fax (per page).....	\$2.00
Tax levy, garnishment or subpoena processing	\$100.00
Non-member check cashing.....	Over \$500.....\$10.00
	Under \$500.....\$5.00
Non-member coin machine fee.....	5%

Service Fees as of 7/23 and are subject to change without notice as conditions warrant. Contact the credit union for the most up-to-date fees. Membership and Account Agreement information is available at Illiana Financial Credit Union. Fees for charged services reflect our philosophy that member who use certain costly services should pay for them, rather than requiring all members to share the cost. In this way, the entire membership of Illiana Financial Credit Unions is served in the fairest way possible.

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