



Fee Schedule

Effective July 14, 2022

Item	Fee	
Classic Checking minimum balance (\$1,000) fee	\$6.00*	per month
Solid Interest Checking minimum balance (\$2,500) fee	\$4.00	per month
Non-Solidarity ATMs (and outside of Alliance One and Co-Op networks)	\$1.50	per transaction
eChecking-Per Item Fee	\$0.20	per check over 10 monthly
Kokomo Edge - Per Item Fee	\$0.25	per check over 15 monthly
Checking II Service Fee	\$12.00	per month
IUK Cougar - Per Item Fee	\$0.25	per check over 15 per month
Mailed Paper Statement Fee (excludes members with no checking who are 55-years-old and older, under 18 years old, have the 55+ Checking Account and/or the Classic Checking)	\$4.00	per statement
Non-Sufficient Funds / Overdraft Privilege Fees	\$32.00	per item
Member Return Deposit Item	\$32.00	per check
Non-Member Return Deposit Item	\$19.00	per check
Stop Payments - Drafts & Bill Pay	\$32.00	per item
Stop Payments - Drafts & Bill Pay	\$35.00	per series
Official Checks & Money Orders	\$2.00	per item with no checking account; or \$2 per item after three free per month for members with checking accounts
Counter Checks	\$4.00	per sheet (4 checks)
Merchant Checks	\$20.00	per check
Overdraft Transfers	\$3.00	per transfer over \$10.00
Telephone Transfers	\$5.00	per transfer
Loan Payment Telephone Transfers	\$3.00	per transfer
Online Banking Reset PIN	\$5.00	per occurrence
Wire Transfers-Domestic-Outgoing	\$25.00	per wire
Wire Transfers-International-Outgoing	\$60.00**	per wire
Notary/Signature Guarantee	\$2.00	per occurrence
Attachments / Garnishments	\$20.00	each
Tax Levies	\$75.00	each
Immigration Letter	\$30.00	per full-letter
Travel / Money Card	\$5.00	per card

Item	Fee	
Travel / Money Card Reload	\$2.00	per reload
Check Photocopies - Drafts & Bill Pay	\$5.00	per copy
Statement/Snapshot/History Copies or Printout	\$1.00	per page
Research Time/Checkbook Balancing	\$25.00	per hour with a minimum of an hour
Checking / ATM Card Replacement	\$10.00	after one free replacement card per year
Bad Address Fee	\$5.00	per occurrence
Dormant Account Fee (after 1 year of inactivity)	\$1.00	per month
Account Closed Within 180 days of Opening	\$25.00	per account
Online Outgoing Account Transfer	\$2.00	per transfer
Non-member Check Cashing Fee	\$10.00	per check
Tax Refund Cash Advance Check Fee	\$50.00	each
Foreign Item Collection Fee	\$10.00	per item
Re-Evaluation Fee	\$50.00	per request
Online Loan Payments from Other Financial Institutions	Free	per loan payment
Telephone Loan Payments from Other Financial Institutions	\$19.00	per loan payment
** No More Incoming Wire Fee		

