

Interra Credit Union

Fee Schedule

Beginning February 1, 2025

SHARE SAVINGS

New account opening

Cooperative Financial Association (CFA)	\$5.00
Initial deposit (minimum)	\$5.00
New account processing	\$10.00

CHECKING

Flex Checking	\$9.00
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The \$9 monthly service fee will be reduced to \$7 if your monthly statement is delivered as an e-Statement, and is waived entirely if: 1) average daily balance is \$1,000 or more, or 2) total deposit relationship¹ average daily balance is \$5,000 or more or 3) account holder is under the age of 23.

Regular Checking	\$6.00
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The \$6 monthly service fee will be reduced to \$4 if your monthly statement is delivered as an e-Statement, and is waived entirely if: 1) average daily balance is \$250 or more, or 2) total deposit relationship¹ average daily balance is \$1,000 or more or 3) account holder is under the age of 23.

Check orders (depends on style and quantity)	Variable
Courtesy Pay (per presentment)	\$34.00
Initial deposit (minimum)	\$25.00

¹Total deposit relationship includes all savings, checking, and share certificate balances per membership account number. Loans or investments held through LPL Financial are excluded.

MONEY MARKET SHARE ACCOUNT (MMSA)

Service Fee (if balance less than \$1,000 at month end)	\$10.00/mo.
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INTERNET/PHONE SERVICES

Interra Online Banking

Paper statement per mailing (Share Savings, MMSA, LINKed MMSA)	\$5.00
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Interra Bill Pay

Transfer money to a member's account at another financial institution	\$3.00
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Telephone transfer/payment	\$3.00
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ATM/DEBIT CARDS

Non-Interra ATM transaction (per inquiry/transaction)	\$2.50
Card replacement	\$7.00
Card replacement rush shipping	\$30.00

CREDIT CARDS

Annual fee	NONE
Balance transfers	2%
Card replacement	\$7.00
Card replacement rush shipping	\$30.00
Cash advance	2%
Foreign transaction	Up to 1%/transaction
Late payment	Up to \$25.00
Returned payment	\$5.00
Statement copy	\$5.00

FUNDS TRANSFERS/WIRES

Wire transfer—domestic

Incoming	\$15.00
Outgoing	\$25.00
Wire recall fee	\$60.00

Wire transfer—international

Incoming	\$15.00
Outgoing foreign currency	\$50.00
Outgoing US currency	\$50.00
Wire recall fee	\$60.00

LENDING

Home Equity	
Annual home equity line	\$75.00
Checks	
One order per 12-month period.....	FREE
Excess order	\$25.00/ea.
Interra Loan Payment	
Debit card (one time/recurring).....	\$8.00
Non self-service.....	\$10.00
Loan account revision fee.....	\$25.00
Overnight vehicle title request.....	\$25.00
Partial release.....	\$75.00
Subordination request.....	\$150.00
Travel lienholder letter	\$25.00

COMMON FEES

ACH stop payment	\$34.00
ATM empty envelope	\$34.00
Cashier's check	\$8.00
Check cashing (per item, non-members only)	\$10.00
Check collection item (incoming & outgoing).....	\$5.25
Cleared check copy	\$2.00
Copies (copy machine - per page)	\$1.00
Emergency checks (12)	\$12.00
Fax (per page)	\$2.00
Foreign item collection (\$300 min. item amount)	\$80.00/item
.....(plus foreign financial institution service fee, varies per institution)	
HSA/IRA—request to transfer or terminate	\$25.00
Incorrect account number processing (per item).....	\$7.50
Mail express/overnight shipping	\$10.00 - \$150.00
Money order (maximum \$1,000)	\$6.00
Money service business account maintenance fee.....	\$350.00/mo.
Nonsufficient funds (per presentment)	\$34.00
Notary (non-member).....	\$10.00
Request to close/reopen account (within 90 days of open/close)	\$25.00
Research/balancing of accounts/verification of deposit: share(s) or loan ..	\$20.00/hr.
Returned check (deposited checks/other items returned unpaid - per item)	\$15.00
Returned mail/bad address	\$5.00/mo.
Shares referred to collections.....	\$25.00
Single service	\$10.00/mo.
<small>Charged to members who only have a member share savings with an average daily balance under \$250.00 and utilize no other qualified accounts or services. Services that do not qualify include, but may not be limited to, ATM card, e-Statements, Interra Connect, Online or Mobile banking, and safe deposit boxes. Members under age 23 or 62 and older are exempt.</small>	
Statement copy	\$5.00
Stop payments (per order).....	\$34.00

LEGAL FEES

Dormant account fee (two years no activity)	\$10.00/mo.
Escheatment processing	\$100.00
Garnishment.....	\$20.00
Legal reviews/processing (subpoenas, POA, POD, guardianship, trust, estate, etc.)	\$100.00/hr.
..... (plus all costs)	
Levy/writ of execution	\$25.00
Locator fee	Third party service cost

SAFE DEPOSIT BOX RENTAL

3 x 5.....	\$30.00
5 x 5.....	\$40.00
3 x 10.....	\$50.00
5 x 10.....	\$65.00
10 x 10.....	\$95.00
Key replacement (1 key).....	\$25.00
Key replacement (2 keys).....	\$50 plus drilling costs

All hourly/per hour fees have a minimum 1 hour charge.



AMERICAN SHARE INSURANCE Your savings insured to \$250,000 per account.
By members' choice, this institution is not federally insured.