

INTERRA CREDIT UNION

Fee Schedule

Effective August 1, 2009

SHARE SAVINGS

Account Opening	
If you live or work in Elkhart County,	
Immediate family member, SEG, etc.	FREE
Cooperative Financial Association (CFA)	\$5.00
Initial Deposit (minimum)	\$5.00
Dormant Account Fee (2 years no activity, balance under \$250)	\$5.00/Mo.
Request to Close Account (less than 90 days after opening)	\$20.00

MONEY MARKET SHARE ACCOUNT (MMSA)

Check orders	FREE
Up to 6 check clearings/statement cycle	FREE
Excess transaction posting (per item)	\$10.00

CHECKING

Check Order (fee depends on style of checks ordered)	
Cleared Check Copy	\$2.00
Cleared Check Copy through Interra Online	FREE
Courtesy Pay Fee (per item)	\$25.00
Emergency Checks (12)	\$6.00
Initial Deposit (minimum)	\$25.00
Minimum Balance	NONE
Monthly Service Fee	NONE
Nonsufficient Funds (per item)	\$25.00
Returned Check Fee (Deposited checks and other items returned unpaid)	\$5.00
Starter Checks (12)	FREE
Stop Payments (per order)	\$25.00
Unlimited Check Writing	FREE

OPPORTUNITY CHECKING

Check Order (fee depends on style of checks ordered)	
Cleared Check Copy	\$2.00
Cleared Check Copy through Interra Online	FREE
Emergency Checks (12)	\$6.00
Initial Deposit (minimum)	\$25.00
Minimum Balance	NONE
Monthly Service Fee	\$10.00
Nonsufficient Funds (per item)	\$25.00
Returned Check Fee (deposited checks and other items returned unpaid)	\$5.00
Starter Checks (12)	FREE
Stop Payments (per order)	\$25.00
Unlimited Check Writing	FREE

INTERNET/PHONE SERVICES

Interra Online Banking (interracu.com)	FREE
Interra Bill Pay	FREE
e-Alerts	FREE
e-Statements	FREE
Interra Connect Telephone Banking	FREE
Telephone Transfers/Payments	\$3.00

ATM/DEBIT CARDS & VISA® CARDS

ATM/Debit Annual Fee	NONE
ATM/Debit Card Issuance	FREE
ATM-Foreign Transaction Fee (per inquiry/transaction)	\$1.00
PIN Change	FREE
Replace ATM, Debit or Visa Business Card	\$5.00
Replace Visa Classic, Family or Platinum Card	FREE
Transaction Dispute	FREE
Visa Balance Transfers	FREE

Visa Credit Card Programs Annual Fee	NONE
Visa e-Statements	FREE
Visa Late Payment Fee	\$17.00
Visa Payment Online (interracu.com)	FREE

FUNDS TRANSFERS/WIRES (Domestic and International)

Wire Transfer—Domestic	
Incoming	\$10.00
Outgoing	\$12.00
Wire Transfer—Foreign	
Incoming	\$10.00
Outgoing	\$30.00
Vigo and Western Union	
Incoming and Outgoing	Fees vary based on destination and amount
Fed ACH Directo a México & other select countries	\$6.00

MISCELLANEOUS

ACH Revoke	\$25.00
Bond Coupon (per envelope)	\$5.00
Cashier's Check	\$3.00
Check Collection Item (incoming & outgoing)	\$5.25
Copies (copy machine - per page)	\$25
Corporate Check	1 free/day; \$1.00/check thereafter
Direct Deposit	FREE
Escheatment	\$100.00
Fax (per page)	\$1.00
Foreign Item Collection (per item)	\$6.50
Gift Card (Visa) (\$20 - \$500)	\$3.95
HSA/IRA—Request to Transfer or Terminate	\$25.00
Home Equity Check Orders	1 order free per 12 month period (Excess orders \$25.00 each.)
Incorrect Account Number Processing Fee	\$7.50/item
ITIN Application Processing Fee	\$15.00
Legal Process Fee (writ of execution, garnishment, levy, etc.)	\$25.00 (or per statutory limitations)
Money Order (maximum \$1,000)	\$1.00
Night Deposit Locked Bag	FREE
Notary Public Fee	FREE
Research/Balancing of Accounts	\$20.00/hr
Travelers Cheques for One	\$1.00/\$100.00
Travelers Cheques for Two	\$1.50/\$100.00

SAFE DEPOSIT BOX RENTAL

3 x 5	\$18.00
5 x 5	\$25.00
3 x 10	\$30.00
5 x 10	\$40.00
10 x 10	\$60.00
Key Replacement (1 Key)	\$10.00
Key Replacement (2 Keys)	\$150.00

Non-sufficient funds fees are imposed for overdrafts created by checks, in person withdrawals, ATM withdrawals, or by other electronic means, as applicable.

Courtesy Pay fees are imposed for items paid using an eligible member's available Courtesy Pay limit, and may be assessed for checks, debit card purchases or ACH transactions.



Your deposits are insured to \$250,000 per account.

By members' choice, this credit union is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money.