

# Interra Credit Union

# Fee Schedule

Beginning August 1, 2018

## SHARE SAVINGS

New account opening	
If you are within the field of membership .....	FREE
Cooperative Financial Association (CFA) .....	\$5.00
Initial deposit (minimum) .....	\$5.00
New account processing .....	\$10.00

## CHECKING

Flex Checking with e-Statements .....	FREE
INline checking with e-Statements .....	FREE
Paper statement (Flex and INline Checking) .....	\$2.00/mo.
Regular checking .....	FREE
Check orders (depends on style and quantity) .....	Variable
Courtesy Pay (per item) <sup>1</sup> .....	\$32.00
Initial deposit (minimum) .....	\$25.00
Unlimited check writing .....	FREE

## MONEY MARKET SHARE ACCOUNT (MMSA)

Check orders .....	FREE
Up to 6 convenient withdrawals or transfers/statement cycle .....	FREE
Excess transaction (per item) .....	\$10.00
Account maintenance (if balance less than \$1,000 at month end) .....	\$5.00/mo.

## ELECTRONIC MONEY MARKET SHARE ACCOUNT (eMMSA)

Up to 4 withdrawals or transfers/statement cycle .....	FREE
Excess transaction (per item) .....	\$10.00
Service .....	\$25.00/mo.

## INTERNET/PHONE SERVICES

Interra Online Banking .....	FREE
e-Statements .....	FREE
Paper statement .....	\$2.00
Interra Bill Pay .....	FREE
Transfer money service	
From member's account at another financial institution .....	FREE
To a member's account at another financial institution .....	\$3.00
Interra Connect telephone banking .....	FREE
Telephone transfer/payment .....	\$3.00
Mobile Remote Deposit .....	FREE

## ATM/DEBIT CARDS

Annual fee .....	NONE
ATM foreign transaction (per inquiry/transaction) .....	\$2.50
Card replacement .....	\$7.00

## CREDIT CARDS

Annual fee .....	NONE
Balance transfers .....	2%
Cash advance .....	2%
e-Statements .....	FREE
Late payment .....	\$18.50
Online account access and payments (interracu.com) .....	FREE
Card replacement .....	\$7.00

## FUNDS TRANSFERS/WIRES

Wire transfer—domestic	
Incoming .....	\$15.00
Outgoing .....	\$25.00
Wire transfer—international	
Incoming .....	\$15.00
Outgoing foreign currency .....	\$50.00
Outgoing US currency .....	\$50.00

## LENDING

Home Equity	
Annual home equity line .....	\$50.00
Checks	
One order per 12-month period.....	FREE
Excess order .....	\$25.00/ea
Loan Account Revision Fee.....	\$25.00
Loan Processing Fee (vehicle and personal loans) .....	\$99.00 for secured loans \$75.00 for unsecured loans
Document Fee (small business loans).....	\$100.00

## COMMON FEES

ACH revoke/stop payment.....	\$32.00
Cashier's check.....	\$6.00
Check cashing (per item, non-members only) .....	\$6.00
Check collection item (incoming & outgoing).....	\$5.25
Cleared check copy .....	\$2.00
Cleared check copy through Interra Online Banking.....	FREE
Copies (copy machine - per page) .....	\$.25
Dormant account fee (two years no activity, balance under \$250) .....	\$5.00/mo.
Emergency checks (12) .....	\$6.00
Escheatment.....	\$100.00
Fax (per page) .....	\$2.00
Foreign item collection (per item).....	\$6.50
HSA/IRA—request to transfer or terminate .....	\$25.00
Incorrect account number processing (per item).....	\$7.50
Legal process (writ of execution, garnishment, levy, etc.).....	\$25.00 (or per statutory limitations)
Money order (maximum \$1,000) .....	\$6.00
Money service business account maintenance fee.....	\$250.00/mo.
Night deposit locked bag .....	FREE
Nonsufficient funds (per item) <sup>2</sup> .....	\$32.00
Request to close/reopen account (within 90 days of open/close) .....	\$20.00
Research/balancing of accounts .....	\$20.00/hr.
Returned check (Deposited checks/other items returned unpaid - per item).....	\$10.00
Single service (Charged to members who only have a member share savings with an average 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.).....	\$7.00/mo.
Starter checks (12) .....	FREE
Stop payments (per order).....	\$32.00

## SAFE DEPOSIT BOX RENTAL

3 x 5.....	\$25.00
5 x 5.....	\$35.00
3 x 10.....	\$45.00
5 x 10.....	\$55.00
10 x 10.....	\$75.00
Key replacement (1 key).....	\$12.00
Key replacement (2 keys).....	\$150.00

<sup>1</sup>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. Interra will only assess the fee if the paid item draws your account more than \$5 negative.

<sup>2</sup>Non-sufficient funds fees are imposed for overdrafts created by checks, in person withdrawals, ATM withdrawals, or by other electronic means, as applicable. Interra will only assess the fee if the paid item draws your account more than \$5 negative.



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