



1420 S. 8th Street, Springfield, Illinois 62703 • 1124 Centre West Drive, Springfield, Illinois 62704
 Telephone: (217) 528-2642 • 1-800-697-7728 • Fax: (217) 528-2681 • (217) 241-9696
 Website: www.iecumember.org

FEES AND CHARGES

Effective: January 1, 2018

MISCELLANEOUS

*Deposit item returned	\$25.00 per item
NSF (Non-sufficient Funds)	\$25.00 per item
*Non-Return NSF Fee	\$25.00 per item
*Stop Payment	\$30.00
*ACH Stop Payment Fee	\$30.00
*Same Day ACH Fee	\$3.00
*Reinstatement of ACH (payment)	\$10.00
*Overdraft Protection	\$3.00 per transfer
*Early Membership Closure	\$10.00 within 60 days of opening
*Escheatment Fee	\$50.00
*Paper check for interest / dividends	\$3.00 per check mailed
*Inactive Membership Fee	\$5.00 per month following 24 months of no activity
*Invalid Address Fee	\$3.00 per month until valid address is provided
*Regulation D Fee (Share Accounts Only)	\$5.00 per transaction after 6 in a month
*Paper Statement Fee	\$3.00 per month
*Non-use of Online Bill Pay	\$10.00 per month after 60 days of no usage
*Coin Machine	3.50% of amount for members 8.00% for non-members

SERVICES

*Teller Checks	\$2.00 1 free per day
*Money Orders	\$1.50
*Account Balancing/Research	\$20.00 per hour
*Copies of Drafts	\$2.00 paper copy \$3.00 faxed
*Account Printout/Copies of Statements	\$2.00 per month
*Outgoing Wire Transfers	\$25.00
*Corporate Draft Stop Pays	\$30.00
*Garnishments/Tax Levies	\$50.00
*Visa Gift Card	\$3.25
*Stamps	No fee as priced by US Postal Service
*Non-Member Check Cashing Fee, on us checks only	\$5.00 per item

MONEY MARKET ACCOUNT

* Exceed Withdrawal Limit	\$15.00 per transaction after 3 free each month
* Balance Below \$1,000 Fee	\$15.00 per month

ATM/MasterCard Debit CARD

*Card Replacement Fee	\$10.00
NSF (Non-Sufficient Funds)	\$25.00
*Surcharge on Foreign Transactions	\$1.50
*Transactions at Foreign Terminal Fee	\$1.00 each after 3 free per month

*Non-Sufficient Funds (NSF) fee is charged per item attempting to withdraw from your account, such as checks written by you, ATM transactions, automatic payments (ACH transactions) and use of your debit card at point of sale.