

# FEE SCHEDULE

Effective March 1, 2011

## SHARE ACCOUNT FEES

MIN BALANCE FEE (FOR TOTAL SAVINGS) BELOW \$250 AVG DAILY BAL		
<i>EXCLUDES ACCTS W/ LOANS &amp; UNDER 18 YRS OF AGE</i>	\$3.00	
PHONE TRANSFER <i>AFTER 3 IN A MONTH</i>	\$3.00	
ACCOUNT CLOSURE FEE	\$5.00	
REINSTATEMENT OF ACCOUNT	\$10.00	
REPLACEMENT CARD ATM	\$5.00	
REPLACEMENT CARD DEBIT	\$5.00	
REPLACEMENT CARD MEMBERSHIP	\$5.00	
ATM/DEBIT PIN RESET/REPLACEMENT	\$2.00	
CHECK COPY	\$2.00	
STOP PAYMENT	\$30.00	
NSF CHECKS AND NSF ACH ITEMS	\$30.00	
OVERDRAFT PRIVILEGE (ODP)	\$30.00	
AUTO TRANSFER FOR INSUFFICIENT FUNDS	\$2.00	
RETURN DEPOSIT ITEM	\$15.00	
ACCOUNT RECONCILIATION <i>PER HOUR AFTER FIRST 30 MIN</i>	\$25.00	
CHECK ORDERS	VARIABLES	
COPY OF STATEMENT <i>ON OFFICAL LETTERHEAD</i>		
<i>PER MONTH REQUESTED</i>	\$5.00	
ATM FOREIGN TRANSACTIONS	\$2.00	
NON-MEMBER OUR MACHINES	\$2.00	
ALLIANCE ONE TRANSACTIONS	(FIRST 6 ARE FREE)	
AFTER 6 PER MONTH	\$2.00	
TRAVELERS CHECKS <i>PER \$100</i>	\$2.00	
OFFICIAL CHECKS	\$3.00	
MONEY ORDERS	\$3.00	
WIRE IN	\$17.00	
WIRE OUT	\$15.00	
CMO	VARIABLES	
SAFETY DEP BOXES		
10X10	\$70.00	
5X10	\$40.00	
3X10	\$25.00	
WEST BRANCH ONLY	5X5	\$30.00
SAFETY DEP BOX KEY REPLACEMENT	COST OF KEY REPLACEMENT	
ON-LINE BANKING ACCESS <i>(FREE IF SIGNED UP FOR E-STATEMENTS)</i>		
<i>PER MONTH - WITHOUT E-STATEMENTS</i>	\$2.00	
COIN COUNT/WRAP		
	2% OF TOTAL FOR MEMBER	
	5% OF TOTAL FOR NON-MEMBERS	
COPY MACHINE <i>PER PAGE</i>	\$0.25	
FAX TRANSMIT <i>PER ITEM OVER 5 PAGES.</i>	\$5.00	
BAD ADDRESS	\$5.00	
NOTARY	\$2.00	
DORMANT ACCOUNT <i>IF INACTIVE 1 YR. OR MORE</i>	\$10.00 /MO	

HISTORY OF ACCOUNT TRANSACTIONS	\$1.00
THIRD PARTY CHECK WITHDRAWAL	\$5.00
MANUAL PHONE INQUIRY <i>NO FEE IF \$1000 IN - SAVINGS OR HAS ANY TYPE LOAN</i>	\$1.00
INTERNATIONAL WIRES IN ADDITION TO MIDSTATES FEE	\$1.00
LITIGATION FEES	\$50.00
TAX LEVIES/GARNISHMENTS	\$75.00
CHECK CASHING FEE NON CUSTOMER	1% \$3 MIN
ATTORNEY FEES FOR ODP/RETURNED ITEMS	\$30.00
VERIFICATION OF DEPOSIT	\$5.00
COUNTER CHECKS AFTER INITIAL STARTER CKS	
EACH FOR ANY ADDITIONAL AFTER OPENING NEW ACCOUNT	\$0.25

BEGINNING JANUARY 1, 2011 RETIREES WILL RECEIVE ONE (1) FREE BOX OF CHECKS PER YEAR *ADDITIONAL CHECKS MAY BE ORDERED AT COST*

## LOAN FEES

MORTGAGES/LOANS/HELOC	CURRENT FEE
MORTGAGE LATE PAYMENT	5% PMT
MORTGAGE MODIFICATION FEE	VALUE 75K AND UNDER \$300
	VALUE OVER 75K IS \$500
1ST MORTGAGE APPLICATION FEE	\$100.00
MORTGAGE RELEASE RECORDING FEE	\$14.00
MORTGAGE CLOSING COSTS	VARIABLES - DEPENDING ON HOME VALUE
MORTGAGE PAYOFF REQUEST FEE	\$20.00
1ST MORTGAGE PROCESSING FEE	\$125.00
LATE PAYMENT ON CONSUMER LOANS	\$20.00
LOAN PAYMENT RETURNED CHECK FEE OR STOP PAYMENT	\$30.00
LOC LATE CHARGE <i>MIN \$5, MAX \$20</i>	5% PMT
TITLE TRANSFER	\$15.00
PRIORITY/MAIL <i>FEE PER ITEM</i>	\$20.00
RESEARCH <i>PER HOUR</i>	\$25.00
HELOC APPLICATION FEE <i>NON-REFUNDABLE</i>	\$50.00
HELOC LATE PAYMENT	\$30.00
HELOC OVER LIMIT FEE	\$30.00
HELOC NSF PAYMENT RETURN	\$30.00
REPLACEMENT OF ADDITIONAL CHECKS <i>NEW LOAN</i>	
<i>FIRST 50 ARE FREE WITH ACCOUNT</i>	\$10.00



Independent  
NEWS

**SUPERCHARGE YOUR  
INDEPENDENCE**

**NEW  
Ride  
AUTO LOAN**

Take advantage of the lowest auto loan rate offered in decades!

Spring is a great time to shed off the winter blues and go out in search of a new ride!

Supercharge your independence with a NEW RIDE Auto Loan from Independent Federal Credit Union! With rates as **LOW as 2.99%** on 2010 and 2011 New or Used vehicles you will be riding in style and saving money too!

Cringing because you just financed a car loan at a higher rate? No worries! Just zoom in and **ASK IF WE CAN RE-FINANCE IT AT A LOWER RATE.**

Hurry in! We don't know how long we will be able to hold this great rate!

If you have any questions or want to be pre-approved you can either stop in and speak to a loan officer or go on-line at [www.independentfcu.org](http://www.independentfcu.org) and apply today!

Supercharge your Independence and go for that new car you have been dreaming of today! Your Credit Union makes it easy!

RATES AS LOW AS

**2.99%\***

ON 2010 & 2011 NEW OR USED MODELS

\*Rates and terms are subject to change without notice. Rates and terms may vary based on the individual credit worthiness of the applicant(s).



## Why Throw Away Your Money? Save with Sprint!



Independent Federal Credit Union has joined with Sprint to allow our members to be a part of the over 1 Million credit union members nationwide that are already saving over \$90 million on their wireless plans! Independent Federal Credit Union is pleased to bring our members these major savings through the Sprint Credit Union Member Discount Plan.

### Ways you can save:

- 10% off most regularly priced Sprint individual service plans
- 15% off most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers

Enjoy the perks, benefits and exclusive discounts that only credit union members like you can receive.

### 4 Ways to Get Your Discount:

- Visit [Independentfcu.org](http://Independentfcu.org)! Go to the News and Promotions page and click on the Sprint article.
- Call 877.SAVE.4CU (877.728.3428) and let them know you're a credit union member. Ask to be a part of the NACUC\_ZZM Corporate ID to save
- Click [www.SprintSave4CU.com](http://www.SprintSave4CU.com)
- Visit your nearest Sprint store

If you have any questions about the Sprint Credit Union Member Discount Plan don't hesitate to give Member Services a call!

### What are you waiting for? Start saving today!



## 2011 IFCU Scholarship Award Recipients



### KAITLIN BROGAN

Kaitlin Brogan is 21 years old and currently resides in Pendleton, Indiana. Ever since she was a little girl, Kaitlin has always wanted to have her own business. Because of this dream, she began taking classes at Ivy Tech and working towards a degree in Business Administration. After this semester, she is getting married and moving to Wales where she will

finish her degree. Kaitlin currently works for a small, locally owned coffee shop. Through this experience, she has observed how much a small business can be used to bless people when under the right kind of management.

After graduation, she plans to open a coffee shop overseas with her husband. Kaitlin is very excited about her future in business and very grateful to Independent Federal Credit Union for helping her to achieve her dreams!

### SARAH DOCKREY

Hello, I am Sarah Dockrey. I recently graduated from Alexandria-Monroe High School in the spring of 2010. I am now currently enrolled in Ivy Tech Community College's Hospitality program with a focus in the culinary art and event



management fields. After I finish my studies at Ivy Tech I plan to continue on at IUPUI in Indianapolis for my Bachelor's degree in event management. College has always been one of my life goals, and the opportunity to pursue a career field of my interest is very exciting. I have to thank places like the Independent Federal Credit Union who allow me this opportunity with their effort in assisting myself and other college students to reach these goals.

### Lobby Hours

Mon, Tues	9:00 AM - 5:00 PM
Wednesday	10:00 AM - 5:00 PM
Thurs, Fr	9:00 AM - 5:00 PM
Saturday	Closed
Sunday	Closed

### Drive-Up Hours

Mon, Tues	9:00 AM - 5:00 PM
Wednesday	10:00 AM - 5:00 PM
Thursday	9:00 AM - 5:00 PM
Friday	9:00 AM - 6:00 PM
Saturday	9:00 AM - Noon
Sunday	Closed

### Main Office

3737 South Scatterfield Rd  
(38th & Scatterfield)  
Anderson, IN 46013  
Phone: 765-649-9271

ART (Audio Response) 649-9271 option #2  
(24 Hour Telephone Access)

Toll Free: 1-800-284-5233

Fax: 765-641-7610

E-mail: [independent@independentfcu.org](mailto:independent@independentfcu.org)

### North Branch

SR 9 & Hartman Road  
Anderson, IN 46012  
Phone: 765-649-9271  
Fax: 765-641-7624

### West Branch

3607 Nichol Ave.  
Anderson, IN 46011  
Phone: 765-649-9271  
Fax: 765-641-5246

### 24-HOUR ATM LOCATIONS

#### MAIN OFFICE

3737 South Scatterfield Rd  
(38th & Scatterfield)  
Anderson, IN 46013

#### IVY TECH

104 West 53rd. St.  
Anderson, IN

#### NORTH BRANCH

110 E. 300 N  
Anderson, IN 46012

#### WEST BRANCH

3607 Nichol Ave.  
Anderson, IN

#### 32 & BY-PASS

2205 E. 3rd St.  
Anderson, IN

#### AU/PU FLAGSHIP

2705 Enterprise Dr.  
Anderson, IN

#### HARVEST MARKET

1212 North Lincoln  
Alexandria, IN

#### REMY, INTERNATIONAL

600 Corporation Dr.  
Pendleton, IN

### MEMBER REMINDER...

Dont forget we have our community room available for rent. Please call Bobbi at ex.1146 for room rates and booking details. Thank you.

## Independent Federal Credit Union invites you to experience the Power of Alliance One!

Independent Federal Credit Union has joined forces with Alliance One in an effort to help you keep some of your own money in your pocket by giving you access to more ATM's and fewer fees.

Alliance One is a nationwide cooperative of Credit Unions and community banks that have joined forces to let their cardholders access each others' ATMs all over America without having to pay ATM surcharge fees.

Alliance One offers nearly 5,000 ATM locations in 49 states. This cooperative gives you more convenient ATMs to choose from, and it also leaves those fees at home, safe in your account. Normally, if you would visit a so-called 'foreign' ATM, you may expect to pay fees in order to process the transaction being conducted at another financial institution's ATM. However; with Independent's participation with Alliance One, you will no longer assess these ATM surcharges at Alliance One sponsored ATMs. That means more money in your pocket!

As your Credit Union, Independent Federal Credit Union is always working to make your investments go farther. The participation with Alliance One will help you keep those surcharge fees in check and keep your account in balance. Independent constantly strives to give you easy access for all of your transactions and help you to grow as members. This is just one more way to help you discover your independence with Independent Federal Credit Union!

For a complete list of Alliance One ATMs, access [www.allianceone.coop](http://www.allianceone.coop). There, you can search for convenient ATMs across the U.S., including the District of Columbia and Puerto Rico...or for the most convenient ATM located to you, right here at home. If you have any questions about Alliance One don't hesitate to contact a Member Services Representative.