

The Best Value for Your Dollar. The Best Service for You and Your Family.

At Island Federal Credit Union, we are owned by our members, so your satisfaction is our top priority. We are always looking for new ways to meet your financial needs and to give you even more value for your banking dollar.

As a member, you will enjoy many no-cost services – including free checking, and online banking with bill payment service – as well as pay fewer fees. In fact, most of the fees in this schedule apply to services you may never, or seldom, encounter. At Island, we want your every experience with us to be a good one.

Regular Savings

Minimum balance in account.....	\$5.00
Below minimum balance.....	\$1.00
Returned deposit item.....	\$15.00

Checking and Money Market

Automatic transfer.....	\$2.50
Certified check.....	\$2.00
Stop payment.....	\$20.00
Insufficient funds.....	\$25.00
Monthly maintenance.....	No fee
Photocopy of check.....	\$2.50 (5-7 days)
Account reconciliation.....	\$25.00 per hour
Money Market funds below minimum balance.....	\$12.00
Money Market excess transactions.....	\$19.00/transaction over 3
Electronic insufficient funds (Bill Payer Service).....	\$25.00
Electronic stop payment (Bill Payer Service).....	\$25.00
Photocopy of deposited check.....	\$15.00
Photocopy of IFCU official check issued.....	\$15.00
Check orders.....	Cost + shipping/taxes
Letters of protest.....	\$15.00

Safe Deposit Boxes

3x5 (per year).....	\$20.00
3x10 (per year).....	\$40.00
5x10 (per year).....	\$60.00
7x10 (per year).....	\$80.00
<i>All fees include NYS sales tax</i>	
Key rental deposit.....	\$20.00 (two keys)
Break open Safe Deposit Box.....	Up to \$200.00

Accounting

Foreign collection item.....	\$25.00
Legal process (tax levy).....	\$25.00
Domestic outgoing wire.....	\$15.00
International outgoing wire.....	\$45.00
Statement copy (per monthly statement).....	\$2.00
Statement printout at teller station.....	No fee
ATM denials, inquiries, transfers, withdrawals at non-proprietary ATMs.....	\$75
At proprietary ATMs.....	No fee
ATM/Checkcard replace lost/stolen card.....	\$10.00

Member Services

American Express Gift Cheques.....	\$2.00
American Express Travelers Checks.....	\$1.00 per \$100
American Express Dual Signature Checks.....	\$1.00 per \$100
Money Orders.....	\$2.00
Bank Check withdrawal for 3 rd party.....	\$2.00
Gift Card.....	\$2.00

Other

Holiday account withdrawals or closed before October 10 th	No fee
Membership card replacement.....	No fee
Telephone Transfer (does not include TouchTone teller).....	\$2.50 per transfer
Notary Public.....	No fee
Signature guarantee.....	No fee
Undeliverable statement of account.....	No fee
Dormant account.....	\$5.00/month after 36 months dormant
Dormant account search.....	Cost

Effective July 1, 2009