

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 Money Market

| | |
|---|----------------------------|
| Automatic transfer..... | \$2.50 |
| Certified check..... | \$2.00 |
| Stop payment..... | \$15.00 |
| Insufficient funds..... | \$19.00 |
| Monthly maintenance..... | No fee |
| Photocopy of check..... | \$2.00 (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 |
| 7x10 (per year)..... | \$80.00 |
| <i>All fees include NYS sales tax</i> | |
| Key rental deposit..... | \$10.00 per key |
| Break open Safe Deposit Box..... | \$150.00 |

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 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..... | \$1.00 |
| 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 for 24 months dormant |
| Dormant account search..... | Cost |

Effective July 1, 2007