

MID-ILLINI CREDIT UNION FEE SCHEDULE

Effective 1/1/2021

Account History Printout - \$1/month

ATM Debit Card Fee - \$0-\$10 - *Price varies by style*

ATM Deposit Fee (a Mid-Illini machine) – FREE

ATM Deposit Fee (at non-Mid-Illini machine) – FREE

ATM Withdrawal (at Mid-Illini machine) – FREE

ATM Withdrawal (at non-Mid-Illini machine) - \$1

Box of Checks – Varies by style

Cashier's Check - \$3.50

Check Cashing - \$3.50 - *Insufficient account balance*

Copy of Check n- \$2 *Free with online banking*

Foreign Deposit Items - \$10 – *Drawn on a bank in another country*

Garnishments, Citations, Tax Levy and Child Support Collections - \$35

Inactive Online Bill Pay - \$7 – *No activity for 90 days*

Inactive Checking for 180 days - \$12/month – *Balance under \$100*

Inactive Savings for 90 days - \$12/quarter – *Balance under \$100, 21+ years old, no loan for 90 days*

Incorrect Mailing Address - \$10/piece

International Transaction Fee (if made in a foreign currency) - 1.0% of transaction amt

International Transaction Fee (if made in a US dollars) - 0.8% of transaction amt

This fee applies to any debit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States.

IRA Transfer Request - \$10 – *To another trustee or custodian*

Incorrect Tax ID Number - \$50/annually

License Plate Stickers - \$7

Loan Payment Book Replacement - \$15

Consumer Loan Origination Fee - \$25/\$50

First Mortgage Loan Origination Fee - \$100

Second Mortgage and HELOC Origination Fee - \$100

Money Orders for \$50+ Club Members - \$1.50

All Other Money Orders - \$2.50

Mid-Illini Cash Card Reloadable Debit Card - \$6 - *Full disclosures, fees, etc. given at purchase*

Money Market Maintenance Fee - \$10/month – *If average balance falls below \$2500 per month*

Money Market Maintenance Fee - \$10/withdrawal – *For more than six withdrawals per month*

Non-Sufficient Funds (NSF) Fees **(per presentment)**

**An NSF charge is imposed each time an item is presented against insufficient funds. The payee (or the payee's institution) may re-present a previously returned item. Each presentment against insufficient funds will result in a separate charge.*

1st Overdraft - \$25

2nd and 3rd Overdrafts - \$30/overdraft

4th and 5th Overdrafts - \$35/overdraft

6 or more Overdrafts - \$40/overdraft

Notary Fee - \$1/stamp – *For non-members*
Online Bill Pay - \$3 – *Person-to-person*
Overdraft Protection Transfer Fee - \$10
Remote Deposit Capture - \$0.50/transaction
Replace Lost or Stolen ATM or Debit Card - \$15
Returned Loan Payment or Deposited Item - \$25/item
Secure Checking Protection – Individual - \$4.95/month
Secure Checking Protection – Household - \$9.95/month
Skip-A-Pay - \$30-\$40
Statement Copy/Tax Form Copy - \$3/copy
Stop Payment - \$35
Teller's Checks - \$2/check – *If less than \$1000 and payable to a third party*
Teller's Checks – FREE – *If payable to self or another financial institution*
Telephone Payments - \$15/minimum – *Phone payment is \$3 per every \$100 of payment*
Telephone Transfer – 4 FREE per month
More Than 4 Telephone Transfers - \$1/transfer
Verification of Deposit Request - \$2.50
Visa Gift Card - \$5
Wire Transfer – Incoming - \$10
Wire Transfer – Outgoing - \$30
Wire Transfer – International - \$50 + cost