


## Services and Fees

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Check Printing	Fee depends on style and quantity of checks ordered
Replace lost Consumer Debit MasterCard®	\$10.00
Replace lost Business Debit MasterCard®	\$10.00 per card for business accounts
Express Delivery Fee – New or Replacement Debit Card	\$75.00 per card for personal or business accounts
First 3 Business Debit MasterCards® issued	No Charge
Each additional MasterCard®	\$5.00
Photo Debit MasterCard®	\$10.00
ATM Transaction Fee at ATMs owned or operated by Iroquois Federal	No Fee
ATM Transaction Fee at ATMs not owned or operated by Iroquois Federal	\$1.00
 Allpoint****Allpoint Surcharge – Free ATMs Over 43,000 in the USA and over 12,000 additional Worldwide	
Gift Cards	\$4.95
Travel Cards (new)	\$9.95
Travel Cards (reload fee)	\$2.00
Cashier's Checks (customers only)	\$5.00
Tax Levy/Garnishment/Summons	\$25.00
Overdraft and Returned Item Fees	\$30.00 NSF fee will be charged when an item that exceeds your Available Balance is paid or returned. Items consist of, but not limited to, checks, in-person withdrawals, ATM withdrawals, or by other electronic means. You may be charged more than one (1) NSF Fee if multiple Items cause your Account to be overdrawn or if multiple Items are returned.
Returned Deposit Item Fee (business accounts only)	\$4.50 per item
Stop Payment Fee	\$30.00 per item. The signed stop payment order is effective for six (6) months. A stop payment order may be renewed for an additional six (6) months if renewed during the effective time period.
Paper Statement Fee (GoSimple Checking Only)	\$2.00 (waived with EStatements)
Statement Copy	\$2.00
Special Statement Cutoff	\$10.00
Account Research	\$20.00 per hour/\$20.00 minimum and \$2.00 per copy
Wire Transfer (outgoing, customers only)	\$30.00 per wire
Wire Transfer (incoming, customers only)	\$15.00 per wire
Early Account Closing Fee	\$20.00 if closed within 90 days of opening
Closing Account by Mail	\$5.00 (if check issuance required for closing balance)
Dormant Account Fee	\$5.00 per month
Escheat Fee	\$50.00 per account

Collection Item	\$10.00 per item
Negotiable Instruments on Canadian Banks	\$3.00 per item
Coin Counting (non-customer)	10% of coin amount/\$5.00 minimum
Bill Pay Same Day Fee	\$9.95 per bill payment
Bill Pay Overnight Fee	\$14.95 per bill payment
Online Bill Pay Stop Payment Fee (from 3rd Party Vendor)	\$30.00
Photocopies	\$4.00 per copy
Medallion Signature Guarantee	\$25.00 per signature
Notary	\$1.00 per signature
Night Drop Service	\$5.00 per zipper bag \$25.00 per locking bag \$10.00 per lost key
Illinois License Plate Renewal Stickers	\$7.50(customers) \$9.50(non-customers)
Check Cashing for Non-Customer	\$10.00 per check
External Transfer Fees	\$0.00 Standard Inbound \$2.00 Standard Outbound \$0.00 Next Day Inbound \$5.00 Next Day Outbound \$0.00 Zelle Send/Receive Money