



Schedule of Service Charges

Effective 02/01/2020

General Fees

Membership Opening	\$6 ¹
Dormant Inactive Account	\$5/month ²
Returned Mail	\$2/each ³
Verification of Deposit	\$10/each
Overnight Rush Documents	\$50/each
Unclaimed Property Remittance Fee	\$2/each ⁴
Cashier's Check Payable to a 3rd party	\$5/each ⁵
Re-issue Stale Dated Cashier's Check	\$10/each ⁶
Notary (member documents only)	\$15/each
Statement Copies	\$2/each
Copies of Checks	\$5/each
Account/Loan Research	\$25/hour
ISA (International Service Assessment) ...	pass through
Replacement Plastic Card	\$15/each
Rush Plastic Card Replacement	\$50/each
Federal Express Fee	\$50/each

Savings & Money Market Accounts

Returned Deposited Item	\$15/each
Empty Envelope ATM Deposit	\$20/each
ATM Deposit Correction	\$5/each ⁷

Checking Accounts

Temporary Checks	\$2/each page
Stop Payment	\$20/each
Stop Payment made online (check/draft)	\$5/each ⁸
Stop Payment on a series of checks	\$30/each ⁹
Overdraft Privilege Fee	\$25/item
Non Sufficient Funds Check/ACH	\$30/item ¹⁰
Overdraft Transfer from Savings	\$3/each

Certificate of Deposit Accounts

Early closure - 1 year term or less	90 days interest
Early closure - Over 1 year term	180 days interest

Wire Transfers

Domestic Wires	\$20/item
International Wires	\$30/item

IRA

Annual Administration Fee	\$25/year
Close IRA & Transfer to another FI	\$25/each

Consumer Loan Fees

Weekly Loan Payment Late Fee	\$3.75/week
Bi-Weekly/Semi Monthly Pymt Late Fee	\$7.50/pymt
Monthly Payment Late Fee (After 15 days)	\$15
Skip Payment	\$30/each ¹¹
Returned Deposited Loan Payment	\$25/each ¹²
Loan Payment w/another FI's credit card	\$5/each

Credit Card Fees

Non ILWU CU Credit Card Cash Advance	3% ¹³
Late Payment Fee	\$7
Credit Card Rush Order Fee	\$75/each
Credit Card Return Payment Fee	\$25/each

Legal Processing Fees

Lien Satisfied	\$25/each
Levies Processing	\$30/each ¹⁴

Real Estate Fees

Late Fee 1st and 2nd Mortgage. HELOC's	5% ¹⁵
Payoff Demand	\$30/each
Reconveyance and Recording	Varies by Location ¹⁶
Subordination Agreement	\$175

¹ Includes \$1 new membership fee and \$5 opening deposit.

² Fee is charged after the 18th month of inactivity on Regular Shares, Safe Harbor and Christmas Club.

³ Charged for statements and other mail returned to the Credit Union.

⁴ Charged when member funds sent to the state after 3 years of inactivity.

⁵ Charged after the 2nd Cashier's Check payable to a 3rd party.

⁶ Re-issue a Cashier's Check issued more than 90 days earlier.

⁷ Charged when we have to correct the amount of a member ATM deposit.

⁸ Charged when a stop payment of a check or draft is completed using online banking.

⁹ Must be made on a consecutive series of check numbers.

¹⁰ A Non-Sufficient Funds fee will be charged each time an item is presented for payment.

¹¹ Eligible members can skip payments up to two times per year on each loan.

¹² Charged when making a deposit to make a loan payment is returned NSF.

¹³ Of the amount of the cash advance.

¹⁴ Charged when funds are taken from the account.

¹⁵ Of the amount of the principal and interest due. Minimum HELOC late fee is \$25.

¹⁶ Fee represents the actual amount charged to ILWU Credit Union by third parties and/or governmental offices.