

## SCHEDULE OF FEES

IDB-IIC Federal Credit Union  
IDB-IIC Federal Credit Union  
1300 New York Avenue NW  
Washington, DC 20577  
July 16, 2018

This disclosure contains information about terms, fees, and dividend rates for some of the accounts we offer.

### MISCELLANEOUS FEES AND CHARGES

**Effective Date**

-: January 1, 2018

**Membership**

Membership Fee: \$2.00

Minimum Balance Required (Regular Share Savings Account): \$50.00

**Account Research**

Per hour charge: \$25.00

Minimum charge: \$5.00

**Bill Payment**

Service, per month: No Charge

Stop Payment, per item: \$25.00

Return item: \$25.00

**Foreign Collection Items**

Checks: \$65.00 plus courier charges of \$15.00\*

**Copy of Account Statement**

Within last 6 months: No Charge

Over 6 months per statement: \$5.00

**Deposited Checks Returned**

Other Party Check Not Issued by Depositor: \$10.00

Own Check: \$25.00

**Levy Garnishment**

Levy Garnishment: \$35.00\*\*

**Escheat**

Account Recovery Charge: \$25.00\*\*\*

**MasterCard Debit Card**

First 10 ATM transactions, per month: No Charge

Each additional transaction, per month: \$1.00

Card Replacement: \$5.00

Rush Order: \$30.00

Receipt Copy Request (per item): \$5.00

International Transaction Fee: 1.10%

**Copy of Check**

First 3 copies - per year: No Charge

Over 3 copies - per year, per copy: \$2.50

**Notary Services**

Member, per document: No Charge

Non-Member, per document: \$2.00

**Online Account Access**

Online Account Access: No Charge

**Purchase of Official Check**

Purchase of Official Check: No Charge

**Share Draft (Checking) Accounts**

Each insufficient funds item: \$25.00

Each day overdrawn: \$15.00

**Share Savings Accounts**

Up to 6 electronic transactions from Savings Account, per month (within Regulation D limit): No charge

Each additional transaction from Savings Account (exceeding Regulation D limit) Eff. 8/1-9/30: \$5.00

**Stop Payment**

Stop Payment Request: \$25.00

**Real Estate Loan Fees**

Loan Application Fee: \$200.00\*\*

Loan Processing Fee: \$300.00\*\*

Loan Underwriting Fee: \$250.00\*\*

Interest Rate "Lock-in" Fee: 0.125% of Loan Amount

Lock-in Extension Fee: \$250.00

Subordination Agreement: \$150.00

Home Equity Application Fee: \$100.00

**Loan Commitment Fee**

Loan Amount \$10,000 - \$417,000: \$500.00

Loan Amount \$417,001- \$625,500: \$650.00  
Loan Amount \$625,501 - \$1,000,000: \$800.00  
Loan Amount \$1,000,001 - \$1,250,000: \$1,000.00  
Loan Amount \$1,250,001- \$2,000,000: \$1,500.00

#### Visa Credit Card

Annual Fee Classic: \$12.00  
Annual Fee Platinum: \$19.00  
Late Payment: \$25.00  
Returned Check: \$25.00  
Minimum Payment: 3.00% or \$20.00\*\*\*\*  
Currency Conversion: 1.00%  
Cash Advance Fee: No Charge  
Minimum Cash Advance: \$25.00  
Minimum Finance Charge: None  
Credit Card Replacement: No Charge  
Domestic Rush Fee: \$45.00  
International Rush Fee: \$90.00

#### Wire Transfer & Electronic Transfers

Incoming Wire: No Charge  
Domestic Outgoing Wire: \$25.00  
International Outgoing Wire (US\$ or foreign exchange): \$35.00  
Domestic Wire Recall or Correction: \$25.00  
International Wire Recall or Correction (Charge from Correspondent): \$40.00  
Domestic e-Transfer (Standard Delivery): No Charge  
Domestic e-Transfer (Next day Delivery): \$10.00  
Domestic e-Transfer ACH Return: \$20.00  
Domestic e-Transfer Stop Payment: \$25.00

#### All fees subject to change without notice

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#### Footnotes

\*: Foreign checks payable in foreign currency or U.S. Dollars without a U.S. ABA# in MICR line are handled as a collection item by the Domestic or International Collections Dept.

Foreign checks that are not eligible for provisional credit are handled as Foreign Check Collections. Credit is not provided until we receive the payment from the foreign bank. The Credit Union will mail an acknowledgement notice confirming your deposit has been received.

- A foreign check collection will take 4-6 weeks on average to complete (varies by country).

- A minimum check value of 150.00US is required to process a check collection item. This is to avoid processing fees from exceeding the value of the check and resulting in a debit to the depositor.

- Foreign bank fees vary by country and bank. The higher the check value, the higher the fees could be.

- If the country and currency of a check do not match (exception noted above), the check must be processed as a collection.

Payment of a collection, less all processing fees will be credited to the depositor's account when final payment for the collection item is received. The depositor will receive a credit notice detailing the exchange rate, fees and total to be credited to their account.

All fees for foreign items will be deducted from the proceeds of the item, except for our correspondent bank collection fee of \$65.00 and courier charges of \$15 upon presentation of the check.

\*\* : This fee is Non-Refundable

\*\*\* : This fee is non-refundable and it is charged to recover a member's account when an account is considered to be abandoned for a period of 3 years and the funds have been sent to the DC Government.

\*\*\*\* : The higher of the two.

**Federally Insured by  
NCUA**

#### COMMON FEATURES

**Bylaw Requirements.** You must complete payment of one share in a Savings (Share) account as a condition of admission to membership.

**Par Value of Shares.** The par value of a share in the credit union is \$50.00.

**Nature of Dividends.** Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. Not applicable to term share or share certificate accounts.

**National Credit Union Share Insurance Fund.** Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.