

Fees and Charges Comparison

Service Fees	TOPCU	ICCU
Returned Item (NSF) Fee	None	None
Express Delivery Charge	Cost + \$10	\$35
Research, Reconciliation (including checkbook), Legal Process Fee (for receipt of levies, tax liens, attachments, subpoenas, garnishments)	\$20/hour (1-hour min)	\$20/hour (1-hour min)
Fax/Copy Fee (per page)	\$2	None
Incoming Wire	None	\$15
Wire - Domestic (outgoing)	\$20	\$20
Wire - International (outgoing)	\$42	\$40
ACH Origination Fee (one-time payment)	\$10	None
ACH - Recurring (setup fee) First Time Waived	\$10	None
ACH - Recurring (change fee)	\$10	None
Manually Posted Check or Electronic Item	\$10	None
Debit Card Fee (one-time payment)	\$10	None
Debit Card- Recurring (setup fee) First Time Waived	\$10	None
Debit Card - Recurring (change fee)	\$10	None
Pay-by-Website Fee	\$5	None
Pay-by-Phone Fee	\$10	\$10
Notary - Not Credit Union Required (e.g. no fee for TOPCU mortgage and trust documents)	\$2 per signature	None
Returned Deposit Items - 1 st Party	None	None
Returned Deposit Items - 2 nd Party	\$15	None
International Collection Items	\$20 + Foreign Bank Fee	\$10/\$15
Check Copy	\$2	25 free per year/\$2 after
Copy of Official Check	\$2	None
Official/Cashier's Checks	\$5	\$4
Money Order	\$1	\$2.50
Statement Copies/History Printout	\$2	\$3 per printout
Paper Statement Fee	\$2.50 / month	None
General Fees	TOPCU	ICCU
Escheated Account Fee	\$50	None
Dormant Fees - Assessed after 12 Months of Inactivity (minors excluded)	\$5	None
Account Closure Fee (less than 90 days)	\$10	None
Invalid Address (returned mail)	\$5	\$5
IRA Transfer or Closure	\$25	None

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ATM/Debit Fees		TOPCU	ICCU
ATM/EFT Correction Fee (per occurrence)		\$2	None
Out-of-Network ATM Fees		\$2	\$1.50
International Transaction Fee (in U.S. dollars)	1% of each transaction		Up to 0.80% of the transaction amount
Lost Card Replacement (debit, ATM)		\$10	\$10
Checking and Money Market Account Fees		TOPCU	ICCU
Temporary Checks		\$1 per four	\$1 per page (free first 30 days of account)
Stop Payment		\$10	\$30
Mission Checking (per month)		\$20	\$15 (Basic Checking)
Check Printing		Actual Cost	Actual Cost
Share Overdraft Transfer (over 6/month)		\$5 per month	\$2.50 share / \$5 MM \$10 High-Yield
Overdraft Tolerance Fees		TOPCU	ICCU
Transaction Amounts from \$0.00 to \$10		No Fee	\$24.94
Transaction Amounts from \$10.01 to \$30		\$15	\$24.94
Transaction Amounts from \$30.01 and Up		\$30	\$24.94
Real Estate Fees		TOPCU	ICCU
Subordination Fee		\$250	\$350
Release & Re-conveyance Fee		Actual Cost	Variable, by state
Late Fee		The greater of 5% of late Payment or \$10	5% of the principle and interest
Home Equity Processing Fee		\$99	None
Home Equity 3 rd Party Fees		Actual Cost	Actual Cost
1 st Position Mortgages 3 rd Party Fees		Actual Cost	Actual Cost
1 st Position Mortgage Origination Fee		1% of Loan Amount	\$895
Credit Card Fees		TOPCU	ICCU
Cash Advance Fee		2% with a minimum of \$10	5% or \$10, whichever is greater
Late Payment Fee		Up to \$25	The Lesser of \$15 or the minimum payment due
Returned Payment Fee		Up to \$25	\$20
Finance Charge Adjustment		\$10	None
Design Your Own Card		\$10 per card	None
Foreign Transaction Fee		2% of each transaction in U.S. Dollars	Up to 1% of the transaction amount

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Non-Member Fees	TOPCU	ICCU
Check Cashing Fee (on us)	\$10	1% or \$5 minimum
TOPCU Official Check Cashing	\$15	None
Coin Machine Fee	5% per transaction	5% per transaction
ATM Withdrawal	\$3	\$3
Merchant Fee for Non-portal Loan Processing	\$250	None
Safe Deposit Box Fees	TOPCU	ICCU
3 x 5	\$20	\$25
3 x 10	\$45	\$40
5 x 5	\$30	\$35
5 x 10	\$60	\$55
10 x 10	\$100	\$90
Safe Box Drilling Fee	Actual Cost	\$150
Safe Box Lost Key (duplicate key)	\$20	\$5
Business Account Fees	TOPCU	ICCU
Bill Pay Fee	None	None
Currency Order/Exchange	\$2	None
Currency Order - Coin	\$0.10 per roll	None
Currency Order - Cash	\$0.50 per strap	None
Paper Statements	\$2.50 per month	None
Coin Machine	2% of total deposit	Free for members
Commercial and Business Loan Fees	TOPCU	ICCU
Origination Fee	0.25% to 2.5%	0.00% to 1.50%
In-House Appraisal Fee	\$250	Actual Cost + \$515 for review
Late Fee	5% of Payment Amount after 10 days	5% of Payment Amount after 10 days
All 3 rd Party Fees	Actual Cost	Actual Cost
Commercial Document Fee	\$450	\$425
MBL Document Fee	\$250	None
Prepayment Penalty (based on current loan balance)	Year 1: 3% - Year 2: 2% Year 3: 15%	Year 1: 5% - Year 2: 4% Year 3: 3% - Year 4: 2% Year 5: 1%