



Fee Schedule

At Innovations, our clear and straightforward fee structure ensures you are always informed and prepared. With competitive rates, personalized services, and a steadfast commitment to community support, you can rely on us to provide the transparency and care you deserve.

Checking / Draft Account Fees

| | |
|---|---------|
| Stop Payments (or per sequence) (each)..... | \$20.00 |
| Returned Member Draft..... | \$30.00 |
| Courtesy Pay Fee (each)..... | \$30.00 |
| Courtesy Pay Collection Fee..... | \$25.00 |

Debit Card

| | |
|---|-------------------------|
| NSF (each)..... | \$30.00 |
| Visa International Service Assessment | 1% of Transaction Total |

Miscellaneous

| | |
|--|---------|
| Dormant Account** (monthly)..... | \$7.00 |
| **A dormant account is a share draft (checking) or share (savings) account with less than \$100.00, no other services, and no activity for one year. | |
| Bank Wire (each)..... | \$15.00 |
| International Bank Wire (each)..... | \$35.00 |
| Garnishment or Levy (each)..... | \$50.00 |
| ACH Returns (NSF) (each)..... | \$30.00 |
| Undeliverable address (per returned item)..... | \$5.00 |
| Online Payment System (Credit Card & ACH) | \$4.95 |

Safe Deposit Boxes

| | |
|--|-------------|
| 3X5..... | \$20.00 |
| 3 X 10 | \$35.00 |
| 5 X 5..... | \$30.00 |
| 10 X 10 | \$90.00 |
| 5 X 10..... | \$50.00 |
| Safe deposit box lost key/drilling | Actual Cost |

Prime Time Club Discounts:

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|----------------------------------|--------------|
| Safe deposit boxes (yearly)..... | 25% discount |
|----------------------------------|--------------|