



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
Overdraft ACH.....	\$30.00
Courtesy Pay Fee (each).....	\$30.00
Courtesy Pay Collection Fee	\$25.00
Online Business Banking Services (per month).....	\$15.00

Debit Card

NSF (each)	\$30.00
Overdraft at ATM.....	\$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:

Safe deposit boxes (yearly)	25% discount
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