For questions or inquiries contact:
115 Riverside Drive
Battle Creek, MI 49015
P: 888.860.6928
F: 269.965.2420

FEE SCHEDULE

This Credit Union is insured by the National Credit Union Administration.

FEES. Fees are subject to change. Contact us for the most current information regarding fees.
The following fees and charges are applicable to your account(s), services, and/or transactions, as of **10/01/2026.**

SAVINGS

Par Value		$5.00
Consolidated Account Balances		$5.00
Minimum Shares Balance Fee (aggregate savings balance of <$100.00, no other services) [1]	per month	$5.00

NON SUFFICIENT FUNDS

NSF, Courtesy Pay, or Overdraft Fee (paid or unpaid) [2]		$35.00

FAX FEES

Incoming & Outgoing Fax Fees	per page	$1.00

COPIES

Photo Copy	each	$0.15
Copy of Personal Check		$4.00

LOAN FEES

Reverse Loan Payment to Deposit Account		$5.00

ATM/DEBIT CARDS

ATM Tran/Inquiry/Bal Trans at ATM other than Ignite (first four free)		$2.00
ATM/Debit Card Replacement Fee		$10.00
International Transaction Fee		1%
ATM, Non-Member Transaction		$4.00

CHECKING ACCOUNTS

Auto Transfer from Savings to Checking to Cover NSF	per transfer	$5.00
Checking Plus Account	per month	$5.95
Temporary Checks	per page	$2.00

MISCELLANEOUS

Money Order or Unused MO reissue or cash in		$2.00
Account Activity Print out & Copy of Statement to 3rd Party		$2.00
Levy/Garnishment/Citation Fee		$75.00
Returned Mail Fee		$15.00
Early Account Closure [4]		$25.00
Account Balancing	per hour	$30.00
Deposit/Loan Verification		$15.00
Phone Transaction done with Ignite Staff		$5.00
Check and ACH Stop Payments		$35.00
Reverse Wire		$25.00
Incoming Wire Transfer		$10.00
Outgoing Domestic Wire Transfer		$35.00
Outgoing Foreign Wire Transfer		$55.00
CU Checks mailed to 3rd party		$2.00
Ignite Certified/Cashiers Checks		$3.00
Prepaid Gift Cards		$5.00
Research	per hour	$25.00
Escheats		$75.00
Rolled Coin	per roll	$0.25
Coin Machine Excessive Coin		10%
A2A Stop Payment Fee		$20.00
Paper Statement [3]	per month	$5.00
Dormant Account [7]	per month	$25.00
Non-Member Notary Fee	per document	$10.00
Non-Member Check Cashing Fee		$10.00
Membership Reopen Fee [5]		$25.00
Skip a Payment		$35.00
Repay - Debit/Credit Card Payment Fee		$10.00
Early ACH Deposit Fee [6]		$5.00
Deposited Items Returned Unpaid		$35.00
OLB Stop Payment		$35.00
Per Bill Pay Stop Payment		$35.00
Overnight Priority Fee	per item	$35.00

1 Minimum Shares Balance waived if member has any other additional accounts under the same membership and for primary account holders under age 18.
2 An NSF fee is charged each time an item is presented against insufficient funds. The Payee (or payee's institution) may represent a previously returned item. Each presentment against insufficient funds will result in a separate fee.
3 Service charge waived for primary account holders under 18 and 65 or older.
4 If closed within 6 months of account opening.
5 If opened within 6 months of account closing.
6 If posted by Credit Union Employee; Waived if posted through Online Banking/Mobile App
7 Accounts are considered dormant after 12 months of no activity.

EQUAL HOUSING LENDER

NCUA