

# Solutions for life!

Winter 2024 Newsletter



## 2023 Annual Award Winners



As we wrap up another incredible year, it brings joy to shine a spotlight on the exceptional individuals who have truly made a difference within our ICCU family.

**Personal Achievement Award:** Congratulations to Hannah Lynch, whose unwavering determination and remarkable strides have been nothing short of inspiring.

**Community Involvement Award:** Congratulations to Michael Coffland for his incredible commitment to uplifting our community. Your efforts have significantly impacted and bettered the lives of those around us.

**Living It! #iCARE Award:** Let us celebrate Kathy Thering for embodying the spirit of our shared values each day. Kathy, your passion and enthusiasm illuminate our workplace, serving as a beacon for us all.

**Employee of the Year:** Bravo to Emily Vaughn! Your exceptional work ethic and dedication to excellence set an exemplary standard for everyone within our ICCU family.

### Holiday Closures

2/19/2024 -  
President's Day  
5/27/2024 -  
Memorial Day

### 67th Annual Meeting

Join us for our Annual Meeting on **Tuesday, March 19th, 2024**, to celebrate our achievements and discuss the future together.

ICCU is owned by our members giving each a vote at the Annual Membership Meeting. The concept of "one member, one vote" provides the opportunity to elect the volunteers who will guide the credit union in the coming years. If you are interested in running for a position on the Board of Directors, please contact Jenny Hoyle at 989.773.5927.

Find us on



# Notice of Fee Schedule Changes

In our commitment to providing the best possible services, we will be implementing updates to our fee schedule, **effective from April 1, 2024**. These changes aim to better align our fees with the evolving financial landscape and to continue offering you the highest standard of financial services. Please see below to view the full revised fee schedule.

If you have any questions or need further clarification regarding these upcoming changes, please do not hesitate to reach out to our member support team. Thank you for being a valued member of our community.

## ICCU Fee Schedule

Effective April 2024

The following fees may be assessed against your account or charged for optional products and services.

ATM Transactions, Out-of-Network (6 free per month)	\$2.00
Bill Pay, inactive, monthly	\$5.00
Business Bill Pay (10 free per month)	\$0.75
Cashier's Check (Only issued over \$1000 unless payable to a member)	\$5.00
Cashier's Check Replacement	\$15.00
Check Cashing Fee	\$3.00
Check/Draft Special Processing	\$10.00
Coin Counter (waived for minor)	2.0%
Courtesy Pay/Automated Non-Return	\$28.00
Deposited Check Returned Unpaid:	
Redeposit	\$10.00
Check Recovery / Account Debited	\$20.00
Early Closure (first 180 days per service)	\$10.00
Escheated Account (36 months no activity)	\$75.00
Foreign Currency Conversion Fee Debit/Credit	0.8-1%
Foreign Exchange	\$10.00
Inactive Account, Monthly	\$ 5.00
Legal Processing	\$75.00
Loan Payment by Card Convenience Fee	\$5.00-\$60.00
Money Order	\$ 2.00
Non-Sufficient Funds (NSF)	\$28.00
Overdraft Transfer from loan or share	\$5.00
Phone Transfer (4 free per month)	\$2.00
Replacement Plastic Card	\$12.00
Replacement Plastic Card, RUSH Order	\$30.00
Research (per hour)	\$25.00
Returned Statement, Bad Address	\$5.00
Safe Deposit Box Rental, Annual	\$30-\$120.00
Starter Checks, per page (4)	\$2.00
Stop Payment	\$28.00
Verification of Deposit (non-ICCU mortgage)	\$10.00
VISA Gift Card Purchase	\$3.50
VISA Reloadable Card Purchase	\$7.00
VISA Travel Card Purchase (companion \$2.50)	\$8.00
VISA Reload on Prepaid Card (OTC)	\$3.50
Wire Transfer, Domestic	\$20.00
Wire Transfer, Foreign	\$60.00
Wire Transfer, Incoming	\$5.00



## Complimentary Products and Services for all ICCU Member-Owners

Online and Mobile Banking  
Checking, no minimum balance  
Debit or ATM card  
(1 per cardholder per expiration period)  
Bill Pay Service, if active (Business accounts excluded)  
Financial Planning through Total Investment Planners  
Notary Public Service  
Signature Guarantee Service  
Treasure Hunt Savings Club (5 to 12 years of age)



## Special Pricing for Gold Key Members (62 years of age and up)

Free Checks (Limit 1 box per year)  
Money Order \$0.75  
VISA Prepaid Cards \$1.00 Off



## Fee-Based Services for Non-Members

Cashier's Check, On-Us Replace \$15.00  
Coin Counter, Self-Service 8%  
Notary Public Service \$10.00

