

General Account Fees

Enhanced Share Excess Withdrawal	\$25.00
(Assessed when more than one withdrawal occurs.)	
Dormant Account Fee	\$5.00/month
(Assessed on accounts with no transactions for 1 year)	
Mailed Statement Fee	\$2.00/statement
(*Not assessed to minor accounts and members over age 62)	
Returned Transaction Fee	\$25.00/transaction
(Assessed on returned checks and automatic transactions)	
Returned Check Deposit Fee	
Drawn on another person	\$5.00
Drawn on self	\$25.00
Check Cashing Fee	\$1.00/check
Non-Member Check Cashing Fee	\$3.00/check
Overdraft Courtesy Pay Fee	\$25.00/transaction
(Includes Checks, Automatic Withdrawals, Debit Card transactions and Manual Withdrawals that bring an account negative)	
Statement Copy Fee	\$3.00/month
Check Copy Fee	\$3.00/check
Stop Payment Fee	
Personal Check/Automatic Withdrawal	\$20.00
Teller Checks/Money Orders	\$30.00

Electronic Transfer Fees

Automatic Transfer (Outgoing)	\$10.00
(One time transfers only, does not apply to recurring transfers.)	
Wire Transfer (Outgoing)	
Domestic	\$25.00
International*	\$40.00
*Varies depending on country, may incur additional fees.	
Wire Transfer (Incoming/Deposit)	
International*	\$40.00
*Varies depending on country, may incur additional fees.	
Automatic Overdraft Transfer From Savings Account	\$3.00/transfer
(These automatic transfers count towards Reg. D.)	

Visa Credit Card Fees

Foreign Credit Card Transaction Fee	1%
Returned Payment	\$25.00
Stop Payment	\$25.00
Late Payment	up to \$25.00
Replacement Card	\$10.00

ATM/Debit Card Fees

Foreign Debit Card Transaction Fee	1%
First Replacement Card	\$5.00
Additional Replacement Card	up to \$25.00
Non-ISCU ATM Withdrawal	\$1.00/transaction
(Assessed on withdrawals not made at one of ISCU ATMs. Other ATM fees may apply.)	

Other Service Fees

Account Reconciliation (Research)	\$25.00/hour
Teller Check Fee	\$1.00/check
(Fee incurred for Teller Checks under \$100.00)	
Money Order Fee	\$0.75/money order
(Valid up to \$1,000.00)	
Counter Checks	\$0.25 each
Visa Gift Card	\$2.00
Visa Travel Money Card	\$8.00
Visa Travel Money Card Reload	\$2.00
Foreign Check Fee	\$20.00
Skip-a-Payment	\$30/loan/month
Christmas Club Withdrawal	\$25.00/withdrawal
Returned Mail	\$5.00/item
Legal Action	\$50.00/account
Cash Advance Fee	\$20.00
(Debit Cards Only)	
License Plate Sticker	\$8.00
Photocopy	\$0.10/page
Fax	\$1.00/page