

## General Account Fees

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

## Electronic Transfer Fees

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

## Visa Credit Card Fees

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

## ATM/Debit Card Fees

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

## Other Service Fees

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