

General Account Fees

Close Account within 6 months of opening	\$20.00
Dormant Account (Assessed on accounts with no transactions for 1 year)	\$5.00/month
Mailed Statement Fee (*Not assessed to minor accounts and members over age 62)	\$2.00/statement
Returned Transaction Fee (Assessed on returned checks and automatic transactions)	\$25.00/transaction
Returned Check Deposit Drawn on another person Drawn on self	\$5.00 \$25.00
Check Cashing Non-Member Check Cashing Fee	\$1.00/check \$3.00/check
Overdraft Courtesy Pay Fee (Includes Checks, Automatic Withdrawals, Debit Card transactions and Manual Withdrawals that bring an account negative)	\$25.00/transaction
Statement Copy	\$3.00/month
Check Copy Fee	\$3.00/check
Stop Payment Personal Check/Automatic Withdrawal Teller Checks/Money Orders	\$20.00 \$30.00

Electronic Transfer Fees

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

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 (Assessed on withdrawals not made at one of ISCU ATMs) * Other ATM fees may apply	\$1.00/transaction

Other Service Fees

Account Reconciliation (Research)	\$25.00/hour
Teller Check Fee (Fee incurred for Teller Checks under \$100.00)	\$1.00/check
Money Order (Valid up to \$1,000.00)	\$0.75/money order
Counter Checks	\$0.25 each
Visa Gift Card	\$2.00
Travel Money Card	\$8.00
Visa Travel Money Card Reload	\$2.00
Foreign Check Fee	\$20.00
Skip-a-Payment	\$30.00/loan/month
Christmas Club Withdrawal	\$25.00/withdrawal
Returned Mail	\$5.00/item
Legal Action	\$50.00/account
Cash Advance (Debit Cards only)	\$4.95
License Plate Sticker	\$8.00
Photocopy	\$0.10/page
Fax	\$1.00/page

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Illinois State Credit Union



Fee Schedule Effective 04/22/22
*Fees subject to change without notice