

General Account Fees

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

Electronic Transfer Fees

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

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
<small>(Assessed on withdrawals not made at one of ISCU ATMs)</small>	
<small>* Other ATM fees may apply</small>	

Other Service Fees

Account Reconciliation (Research)	\$25.00/hour
Teller Check Fee	\$1.00/check
<small>(Fee incurred for Teller Checks under \$100.00)</small>	
Money Order	\$0.75/money order
<small>(Valid up to \$1,000.00)</small>	
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	\$4.95
<small>(Debit Cards only)</small>	
License Plate Sticker	\$5.00
Photocopy	\$0.10/page
Fax	\$1.00/page

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Illinois State Credit Union



Fee Schedule Effective 05/06/19
 *Fees subject to change without notice