

General Account Fees

Enhanced Share Excess Withdrawal \$25.00

(Assessed when more than one withdrawal occurs)

Close Account within 6 months of opening \$25.00

Dormant Account \$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

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

(Includes Checks, Automatic Withdrawals, Debit Card transactions and Manual Withdrawals that bring an account negative)

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

(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

Automatic Overdraft Transfer \$3.00/transfer

from Savings Account

(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 \$0.75/money order

(Valid up to \$1,000.00)

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

(Debit Cards only)

License Plate Sticker \$8.00

Photocopy \$0.10/page

Fax \$1.00/page

It's MyCU
Illinois State Credit Union



Fee Schedule Effective 03/01/21
*Fees subject to change without notice