



# Personal Fee Schedule

Effective Date: June 1, 2024

## This Schedule is a part of the Rate Schedule and Truth in Savings Disclosure

Deposit Accounts and Services		
DESCRIPTION	FEE	ADDITIONAL INFORMATION
Interest Checking	\$6.00 per month*	*Waived with \$500 minimum average monthly balance
ATM Withdrawal (*Non iQCU-owned ATM's)	\$1.00 each transaction or inquiry	*ATM's that are not part of the Shared Branching Co-Op Network
Inactive Checking Account	\$5.00 per month	Applies if no deposits, withdrawals, or transfers for six (6) consecutive months
Low Balance— Primary Share	\$3.00 per month*	*If account <\$300 *Waived if account has other shares or services. No charge if primary member is under the age of 18
Money Market Excess Transaction	\$3.00 per occurrence	If more than 6 withdrawals/transfers in a calendar month
Money Market Service	\$3.00 per month	If \$1,000 minimum balance is not met
Overdraft	\$30.00 per item	Includes Overdrawn Bill Pay, Courtesy Overdraft for Checks and ACH, and Card Overdraft
Overdraft Transfer from Shares	\$3.00 per transfer	Transfers in \$100 increments or all available balance if under \$100
Paper Statements	\$2.00 per month*	*Waived for checking accounts with electronic statements
Returned Check	\$30 per item	Credited or cashed items if check is from your account at another institution
Stop Payment Request	\$25.00 per request	Member check, CU check, ACH (written and verbal requests)
Stop Payment Request – Online	\$20.00 per request	Member check, Bill Pay
Card Related Services		
Card Replacement	\$10.00 per card*	*Waived for fraud or stolen cards
Expedited Card	\$35.00 (per card or PIN)	Charged per occurrence of expedited card
Visa International Service Assessment	1% of transaction total	Fee is charged if you are located in the U.S. but the merchant is located in a foreign country, such as purchases made online or via phone.
Foreign & Collection Items		
Foreign Check	\$15.00 per item, + actual costs	Items over \$5,000 USD will be sent for collection
Foreign Check Returned Item	\$35.00 per item	
Other Service Items		
Account Reconciliation/Research	\$35.00 per hour	One-hour minimum
ACH Research	\$10.00 per occurrence	Manually posted ACH deposits & withdrawals
Check Cashing	1% of check(s) total	Charged if account balance <\$300 and no other services. No charge for checks cashed on a youth account
3 <sup>rd</sup> Party Check Cashing	1% of check(s) total or \$1.00 minimum (whichever is greater)	
Legal Process	\$50.00 per occurrence	Garnishments, tax levy
Loan Skip Payment	\$30.00 per request	
Payment Processing	Processing loan payments with non-iQCU debit card or through ACH from another financial institution Fee varies based on payment amount (see full Loan Pay Fee Schedule) Online loan pay fee varies from \$1.00-\$51.00; Phone loan pay fee varies from \$10.95-\$60.95	
Returned Mail	\$7.00 per month	Address research and returned mail
Statement Reprint	\$3.00 per page	Reprinted at member's request
Wire Transfer	\$20.00 per transfer \$50.00 per transfer	Domestic International
Wire Incoming	\$10.00 per transfer	
Safe Deposit Box		
Safe Deposit Box Rental	3X5 box \$30.00 per year	
	5X5 box \$40.00 per year	
	3X10 box \$50.00 per year	
	5X10 box \$75.00 per year	
	10X10 box \$100.00 per year	
Safe Deposit Box Drilling	Actual costs charged by locksmith	
Safe Deposit Box Key Deposit	\$20.00 one-time	Refundable if both keys are returned
Safe Deposit Box Safekeeping	Delinquent rental fee times the number of years contents have been held by the branch after drilling	