



Personal Fee Schedule

Effective Date: August 1, 2023

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

Deposit Accounts and Services		
DESCRIPTION	FEE	ADDITIONAL INFORMATION
Membership Share	\$5.00 par value	Purchase and maintain one (1) share; minimum account balance may apply
Basic Checking	No monthly service fee or balance requirements	
Interest Checking	\$6.00 per month*	*Waived with \$500 minimum average monthly balance
Account History	\$2.00 per calendar month	Most recent 31 days – No charge
ATM Withdrawal Fee	No charge at iQCU-owned and Co-Op ATM's	
ATM Withdrawal Fee (*Non iQCU-owned ATM's)	\$1.00 each transaction or inquiry	*ATM's that are not part of the Shared Branching Co-Op Network or are not owned by iQCU
Check Copy	\$3.00 per copy (member or CU check)	Each copy includes front and back
Check Orders	Price varies depending on style	
Rush Delivery Bill Pay Payments	\$14.95 per payment \$19.95 per payment	2 Day Delivery 1 Day Delivery
Inactive Checking Account Fee	\$5.00 per month	Applies if no deposits, withdrawals, or transfers for six (6) consecutive months
Low Balance Fee – Primary Share	\$3.00 per month if account <\$300*	*Waived if account has other shares or services (additional savings, checking, loan or safe deposit box) No charge if primary member is under age 18
Money Market Excess Transaction Fee	\$3.00 per occurrence	If more than 6 withdrawals/transfers in a calendar month
Money Market Service Fee	\$3.00 per month	If \$1,000 minimum balance is not met
Overdraft Fee	\$30.00 per item	Includes Courtesy OD for Checks and ACH, Card OD, and Overdrawn Bill Pay
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 Fee	\$30 per item	Includes credited or cashed items if check is from your account at another institution
Stop Payment Request	\$25.00 per request (written and verbal)	Member check, CU check, ACH
Stop Payment Request – Online	\$20.00 per request	Member check, Bill Pay
Temporary Counter Checks	\$2.00 per sheet (4 checks per sheet)	First 3 sheets from account opening are no charge
Card Related Services		
Card Replacement Fee	\$5.00 per card*	*Waived for fraud or stolen cards
PIN Replacement Fee	No charge	
Expedited Card Fee	\$25.00 (per card or PIN)	Charged per occurrence of expedited card
Visa International Service Assessment Fee	1% of transaction total	All transactions conducted on US Military bases, territories, embassies, or consulates are not subject to this fee. 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 Fee	\$15.00 per item, plus actual costs	Items over \$5,000 USD will be sent for collection
Bond/Coupon Collection	\$30.00 per envelope	
Collection Item Processing Fee	\$35.00 per item, plus actual costs	
Foreign Check Returned Item Fee	\$35.00 per item	
Negotiable Instruments		
Cashier's Check Fee	1 free per day, then \$5.00 each*	*Waived if check is payable to the account holder only, the IRS, or a title company; or, issued for an investment with CU Financial Planner, a loan advance or over \$1000



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Other Service Items		
Account Closure	\$10.00 per occurrence	If closed within 90 days or less from open date
Account Reconciliation/Research	\$35.00 per hour	One-hour minimum
ACH Research Fee	\$10.00 per occurrence	Manually posted ACH deposits & withdrawals
Check Cashing Fee	1% of check(s) total if account balance <\$300 and no other services (checking or loan)	No charge for checks cashed on a youth account
3 rd Party Check Cashing Fee	1% of check(s) total or \$1.00 minimum (whichever is greater)	
Coin Machine Fee	No charge – iQ members ; 7% of coin total – Non-members	
Legal Process Fee	\$50.00 per occurrence	Garnishments, tax levy
Loan Skip Payment Fee	\$30.00 per request	
Mailed Receipt Fee	\$2.00 per receipt	
Notary	No charge	
Payment Processing Fee	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 Fee	\$5.00 per month	Address research and returned mail
Statement Reprint Fee	\$2.00 per page	Reprinted at member's request
Wire Transfer Fee	\$20.00 per transfer \$50.00 per transfer	Domestic International
Wire Incoming Fee	\$10.00 per transfer	

Safe Deposit Box		
Safe Deposit Box Rental Fee	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 Fee	Actual costs charged by locksmith	
Safe Deposit Box Key Deposit	\$20.00 one-time	Refundable if both keys are returned
Safe Deposit Box Safekeeping Fee	Delinquent rental fee times the number of years contents have been held by the branch after drilling	

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