Personal Fee Schedule

Effective Date: *October 1, 2026*

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 youth accounts *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

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	Actual Cost charged by processor	

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
3rd 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	$4.95 $7.95	Self Serve Staff assisted Using non-iQCU debit cards or ACH from other financial Institution
Returned Mail	$7.00 per month	Address research and returned mail
Statement Reprint Fee	$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	