IRONWORKERS CREDIT USA UNION

Fee Schedule

Effective as of 1/1/2023

Savings Account Fees	
Par Share - Credit Union Membership	$5 deposit
Share Certificate Early Withdrawal	90 days interest
Club Acct Early Withdrawal	$10.00
Christmas Acct Early Withdrawal	$25.00

Share Draft Account Fees	
Checking Account	Free
Check Printing	Price varies
Check Copy	$5.00
Returned Deposit/Check/ACH	$28.00
Overdraft Transfer	$5.00
Stop Payment	$10.00
Statement Copy	$2.00

Debit Card Fees	
Debit Card Replacement	$10.00
CO-OP ATM Transaction	Free
Non CO-OP ATM No IFCU Fee	Varies by machine
ATM Withdrawal	$0.50
Plastic Card Instant Issue	$20.00
Metal Card	$50.00
Rush Delivery	$50.00
Foreign Transaction in US Dollars	1% of each transaction

Loan Fees	
Loan Application Fee	$25.00
GAP Insurance	$450.00
Skip Payment	$15.00
Share Secured Visa Application	$25.00
Annuity Pledge Loan Application	$25.00
12 x 12 Christmas Loan Application	$25.00
Collection Fee	$25.00

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Visa Credit Card Fees	
Application	$25.00
Annual Fee	None
Balance Transfer	Up to $25.00
Cash Advance	Up to $28.00
Foreign Transaction in US Dollars	1.00% of each transaction
Returned Payment	$28.00
Card Replacement	$10.00
Rush - Second Day	$50.00
Emergency Replacement Card	$50.00
Document Copy	$15.00
Statement Copy	$2.00
Late Payment	$25.00
Collection Fee	$25.00

Miscellaneous Fees	
Account Reconciliation	$15.00 per hour
Account Research	$15.00 per hour
Account History	$5.00 per quarter
ACH Origination/Processing	$10.00
Bill Pay Service*	$4.95
Bad Address	$5.00 per month
Check Cashing: Non-member	1% of check or $5.00 whichever is greater
Collection Fee	$25.00
Dormant Account	$5.00 per month
Legal Process	$25.00
Receipt/Check/Statment Copy	$5.00
Western Union	$30.00
Wire Transfer (Incoming)	Free
Wire Transfer (Outgoing)	$30.00
Reinstated Membership	$15.00
Message Pay/Pay by Phone	$10.00
Returned Mail	$5.00

**Free when you pay at least two bills per month*

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