



Personal Fee Schedule

Effective Date: December 3, 2018

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 – Paper	\$3.00 per copy (member or CU check)	Each copy includes front and back
Check Copy – Online	No charge	
Check Orders	Price varies depending on style	
Rush Delivery Bill Pay Payments	\$15.00 per payment	Includes overnight check or same day payment
Inactive Checking Account Fee	\$5.00 per month	Applies if no deposits, withdrawals, or transfers for six (6) consecutive months
Low Balance Fee	\$3.00 per month if account <\$300 and no other services (checking or loan)	No charge if primary member is under age 21
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
NSF Fee (Non-Sufficient Funds)	\$30.00 per item	Includes Courtesy & Card Overdraft, ACH, 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 Item Fee	\$30.00 per item	Includes credited or cashed items
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, Popmoney
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	
Rush Card Fee	Market cost (per card or PIN)	
Currency Conversion Fee	1% of transaction total	
International Service (ISA) Fee	0.8% of transaction total	All transactions conducted on US Military bases, territories, embassies or consulates are not subject to this fee
Foreign & Collection Items		
Foreign Check Fee	\$10.00 per item, plus actual costs	Items >\$9,999 will be sent for collection
Bond/Coupon Collection	\$30.00 per envelope	
Collection Item Processing Fee	\$30.00 per item plus actual costs	
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



Personal Fee Schedule

Effective Date: December 3, 2018

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)	Check payable to primary member of any youth account – No charge
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	
ID SafeChoice	No charge	For primary member on a checking account only
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	
Popmoney (Outgoing)	\$2.00 per transfer (one day delivery) No charge per transfer (three-day delivery)	
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 – Domestic	\$20.00 per transfer	
Wire Transfer Fee – International	\$50.00 per transfer	
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	

Phone:
(360) 695-3441
(800) 247-4364

Mailing Address:
iQ Credit Union
PO Box 1739
Vancouver, WA 98668-1739

Website:
www.iQcu.com