



**Inspire Federal Credit Union**  
**2104 Bath Road | Bristol, PA 19007**  
**Ph: 215-788-5270 | Fax: 215-788-5083**  
**Toll Free: 800-450-5656**  
**www.inspirefcu.org**

### Consumer Fee Schedule

Effective May 15<sup>th</sup>, 2017

<b>Checking</b>	
Below Minimum Balance Monthly Fee (Premier only)	\$5.00
Check Non-Sufficient Funds (NSF) Charge	\$30.00
Overdraft Transfer Fee from Savings – (Six (6) transfers per month. Thereafter, the \$30.00 NSF charge applies)	\$5.00
Courtesy Pay Fee (per item)	\$30.00
Monthly Inactivity Fee (after 12 months of non-use, Basic Checking Only)	\$10.00
Checks – Varies, per Catalog	Varies
Temp checks per sheet (3-4 checks/sheet)	\$5.00

<b>Money Market Checking</b>	
Below Minimum Balance Monthly Fee	\$5.00
Check Non-Sufficient Funds (NSF) Charge	\$30.00
Excessive Withdrawal Fee	\$25.00

<b>Visa Check Card/ATM Service</b>	
Visa Non-Sufficient Funds (NSF) Fee	\$30.00
Courtesy Pay Extended Coverage Fee (per item)	\$30.00
ATM withdrawals (per withdrawal) - Fee charged in excess of 5 withdrawals per calendar month	\$2.00
Balance Inquiry	\$1.00
Visa Check Card Rush Fee (3-4 business days)	\$25.00
Visa Check Card Overnight Fee	\$30.00
Card Replacement Fee (per card)	\$7.00
International Transactions - Single Currency Fee	0.80%
International Transactions - Multi-Currency Fee	1.00%

<b>ACH/Electronic Services</b>	
ACH Non-Sufficient Funds (NSF) Fee	\$30.00
Stop Payment of ACH	\$30.00
Incoming Wire Transfer	FREE
Domestic Outgoing Wire Transfer	\$30.00
International Outgoing Wire Transfer	\$50.00
Returned Outgoing Wire Transfer	\$20.00
Bill Payer Monthly Inactivity Fee (after 30 days of non-use)	\$5.00
Invalid Account Number on Posted ACH & Share Draft Items	\$10.00
Regulation D Savings Return Item	\$30.00

<b>Lending Fees</b>	
Late Fee - 10% of the payment or \$30 (greater of the two). Subject to a maximum of \$150.	10% or \$30.00
Return Payment Fee	\$20.00
Vehicle Lien Recording Fee – Varies by State	Varies
Personal Loan Re-Application Fee (reapplying within 90 days)	\$25.00
Duplicate Lien Release Fee	\$15.00

<b>Other Fees</b>	
Audio Response Transactions (Telephone Teller)	FREE
Online Banking Transactions	FREE
Phone Transfers (made with credit union personnel)	\$2.00
Money Orders, each	\$2.00
Stop Payment - (personal, official, bill payer, money market, HELOC checks or money order or series of personal, money market, or HELOC checks)	\$30.00
Certified Checks	FREE
Inspire Issued Official Check (3rd party)	\$5.00
Check Copies - (personal, official, bill payer, money market, HELOC or money order)	\$5.00
Returned Check Fee	\$20.00
Statement Copy per Month	\$5.00
Incorrect Address/Undeliverable Mail Fee	\$5.00
VISA Gift Card Processing Fee	\$2.00
Visa Travel Card Processing Fee	\$5.00
Pre-Paid Debit Card Processing Fee	\$5.00
Monthly Inactivity Fee (after 12 months of non-use, savings only)	\$10.00
E-payment via Credit Card	\$15.00
E-payment via Electronic Check	\$5.00
Check Cashing Fee (non-customer)	\$5.00
Legal Processing Fee (levy, garnishment, writs, etc)	\$125.00
Closed Account Fee (if closed within 90 days of account opening)	\$5.00
Escheat Fee	\$100.00
Research / Reconciliation Fee (per half hour)	\$20.00
Copy of Deposited Item or Transaction Ticket	\$5.00
Foreign Check Processing (additional processing fees may apply)	\$20.00
Coin Machine Fee (amounts over 10K per year) – 10% of Coin Return	10%



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### **Business Fee Schedule**

Effective May 15<sup>th</sup>, 2017

<b>Checking</b>	
Below Minimum Balance Monthly Fee (Premium Only)	\$15.00
Excessive Designated Transaction Count Overage Fee	\$10.00
Check Non-Sufficient Funds (NSF) Charge	\$30.00
Overdraft Transfer Fee from Savings – (Six (6) transfers per month. Thereafter, the \$30.00 NSF charge applies)	\$5.00
Courtesy Pay Fee (per item)	\$30.00
Monthly Inactivity Fee – (after 12 months of non-use)	\$10.00
Stop Payment of Check	\$30.00
Stop Payment of Series of checks	\$30.00
Copy of Check	\$5.00
Checks – Varies, per Catalog	Varies
Temp checks per sheet (3-4 checks/sheet)	FREE

<b>Visa Check Card/ATM Service</b>	
Visa Non-Sufficient Funds (NSF) Fee	\$30.00
ATM withdrawals (per withdrawal)	FREE
Balance Inquiry	FREE
Visa Check Card Rush Fee (3-4 business days)	\$25.00
Visa Check Card Overnight Fee	\$30.00
Card Replacement Fee (per card)	FREE
International Transactions - Single Currency Fee	0.80%
International Transactions - Multi-Currency Fee	1.00%

<b>ACH/Electronic Services</b>	
ACH Non-Sufficient Funds (NSF) Fee	\$30.00
Stop Payment of ACH	\$30.00
Incoming Wire Transfer	FREE
Domestic Outgoing Wire Transfer	\$30.00
International Outgoing Wire Transfer	\$50.00
Returned Outgoing Wire Transfer	\$20.00
Bill Payer Monthly Inactivity Fee	FREE
Invalid Account Number on Posted ACH & Share Draft Items	\$10.00
Regulation D Savings Return Item	\$30.00

<b>Other Fees</b>	
Audio Response Transactions (Telephone Teller)	FREE
Online Banking Transactions	FREE
Phone Transfers (made with credit union personnel)	\$2.00
Money Orders, each	\$2.00
Inspire Issued Official Check (3rd party)	\$5.00
Certified Checks	FREE
Stop Payment of Official Check, Money Order, or Bill Pay Check	\$30.00
Copy of Official Check, Money Order, or Bill Pay Check	\$5.00
Returned Check Fee	\$20.00
Statement Copy per Month	\$5.00
Incorrect Address/Undeliverable Mail Fee	\$5.00
VISA Gift Card Processing Fee	\$2.00
Visa Travel Card Processing Fee	\$5.00
Pre-Paid Debit Card Processing Fee	\$5.00
Savings Monthly Inactivity Fee – (after 12 months of non-use)	\$10.00
E-payment via Credit Card	\$15.00
E-payment via Electronic Check	\$5.00
Check Cashing Fee (non-customer)	\$5.00
Legal Processing Fee (levy, garnishment, writs, etc)	\$125.00
Closed Account Fee (if closed within 90 days of account opening)	\$5.00
Escheat Fee	\$100.00
Research / Reconciliation Fee (per half hour)	\$20.00
Copy of Deposited Item or Transaction Ticket	\$5.00
Foreign Check Processing (additional processing fees may apply)	\$20.00
Coin Machine Fee (amounts over 10K per year) – 10% of Coin Return	10%
Notary Service	FREE
Cash Handling	FREE