



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 15th, 2017

| Checking | |
|---|---------|
| 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 |

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

| Visa Check Card/ATM Service | |
|--|---------|
| 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% |

| ACH/Electronic Services | |
|--|---------|
| 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 |

| Lending Fees | |
|--|----------------|
| 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 with 90 days) | \$25.00 |
| Duplicate Lien Release Fee | \$15.00 |

| Other Fees | |
|---|----------|
| Audio Response Transactions (Rosie) | 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% |
| Premium Purple Savings Low Balance Fee (below \$5,000) | \$15.00 |



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Business Fee Schedule

Effective May 15th, 2017

| Checking | |
|---|---------|
| 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 |

| Visa Check Card/ATM Service | |
|--|---------|
| 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% |

| ACH/Electronic Services | |
|--|---------|
| 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 |

| Other Fees | |
|---|----------|
| Audio Response Transactions (Rosie) | 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 |
| Premium Purple Savings Low Balance Fee (below \$5,000) | \$15.00 |