
Fee Schedule
Effective
- January 1, 2017 -



Over 55,000 Surcharge-Free ATMs

Questions?
Contact the Savings Dept.
at 908.859.1811



Main Office

450 Hillcrest Blvd.
Phillipsburg, NJ 08865
908.859.1811 800.538.1572
F 908.859.2118

"Across from Phillipsburg High School"



Easton Branch

2240 Northampton St.
Easton, PA 18042
610.258.0123
F 610.438.5462

"Across from Meuser Park"

WWW.IRCOCU.COM



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IRCO Fee Schedule

Effective January 1, 2017

Card Services	
Debit, ATM & Credit Cards	
ATM/Debit Card - Monthly fee	FREE
ATM Surcharges -Allpoint ATMs & IRCO ATMs	FREE
ATM Rejection	\$30.00
ATM/Debit -Lost Card Re-Issue	\$5.00
VISA Credit Card -Late Payment Charge	\$20.00

Account Services	
Checking & Savings	
VIP Checking -with Direct Deposit & eStatements	FREE
Checking Monthly Fee -Balance over \$250 -Balance under \$250	FREE \$10.00
Overdraft/Returned Items Checks or ACH (per item)	\$30.00
Virtual Branch Online Banking	FREE
Online Bill Pay	FREE
Copy of Cleared Check -Request in office or by phone -Virtual Branch	\$3.00 FREE
Deposited Item Return -Domestic	\$15.00
Stop Payment	\$15.00
Temporary Checks	\$0.25
Item Sent for Collection -Canadian under \$200 - Foreign over \$200	\$10.00 \$30.00
Treasurer's Check -Payable to 3rd Party	\$3.00 per item
Inactive Account -Dormant over 2 years	\$5.00 per mo.

Misc.	
Notary Service	FREE
Reconciliation/Research -Per hour	\$15.00 (1 hr. min.)
Certified Check	\$5.00
Faxed Check/Draft	\$6.00
Garnishment or Levy -Per occurrence	\$50.00
Money Orders	\$1.50
Transfer by Phone (Virtual Branch & Audio Response FREE)	\$2.00
Coin Counting	FREE
VISA Gift Cards	\$3.00
Returned Mail - per month	\$5.00
Fax	\$1.00
Copies per page	\$0.25
Account Verification Forms	\$10.00
History/Statement Copies	\$3.00
Signature Guarantee	\$5.00
Remote Deposit Capture - First four (4) per month - Each additional per month	FREE \$.50 ea.

All fees subject to change without notice.
Other fees may apply.

Wire Transfers	
Incoming Wires -Domestic & International	FREE
Outgoing Wires -Domestic only	\$20.00

Safe Deposit Box	
Safe Deposit Box Rental	Varies by Size
Drilling /Lock Replacement	\$200.00
Key Replacement	\$50.00
Box Rental Late Charge -assessed after 30 days	\$10.00