
Fee Schedule
Effective
- September 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 Maloney Stadium"



- 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 September 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/Credit Card - Lost Card Re-Issue	\$5.00
VISA Credit Card - Late Payment Charge	\$20.00

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

Account Services

Checking & Savings

VIP Checking -with Direct Deposit & eStatements	FREE
Standard Checking Monthly Fee - Balance over \$250 - Balance under \$250	FREE \$10.00
Overdraft/Returned Items - Checks or ACH	\$30.00 per item
Virtual Branch Online Banking	FREE
Online Bill Pay	FREE
Copy of Cleared Check - Request in office or by phone - Virtual Branch Online	\$3.00 FREE
Deposited Domestic Item Return	\$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. Items

Notary Service	FREE
Reconciliation / Research - Per hour (1 hr. min.)	\$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	\$2.00
Virtual Branch & Audio Response	FREE
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
Acct. History/Statement Copies	\$3.00
Signature Guarantee	\$5.00
Remote Deposit Capture	FREE

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