

**Fee Schedule Effective
- December 13, 2019 -**



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



Fee Schedule

- Effective December 13, 2019 -

IRCO Fee Schedule Effective
- December 13, 2019 -

Card Services	
<i>Debit, ATM & Credit Cards</i>	
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 Charge	\$20.00
VISA Cash Advance	FREE

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

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

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

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

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