



Inspire Federal Credit Union
3 Friends Lane | Newtown, PA 18940
Ph: 215-788-5270 | Fax: 215-788-5083
www.inspirefcu.org

Consumer Fee Schedule

Effective January 1st, 2023

Checking	
Everyday Checking Monthly Maintenance Fee	FREE
High Yield Checking Monthly Maintenance Fee (Waived for first 30 days from account opening. Fee can be waived with a single direct deposit of \$1000 or more each month into the account)	\$15.00
Rewards Checking Monthly Maintenance Fee (Waived for first 30 days from account opening. Fee can be waived with a single direct deposit of \$250 or more each month into the account)	\$5.00
Fresh Start Checking Monthly Maintenance Fee ((Waived for first 30 days from account opening. Fee can be waived with a single direct deposit of \$300 or more each month into the account or a minimum average daily balance of \$100)	\$12.00
Overdraft Transfer Fee from Savings or Personal Line of Credit (per transfer)	\$5.00
Courtesy Pay Fee (per item)	\$15.00
Check Orders – First Order	FREE
Check Orders – Standard Personal Orders – Varies by Style	Varies
Check Orders – VIP Members (55 and older) Inspire Exclusive Style	FREE
Temp checks per sheet (4 checks/sheet)	\$5.00

Savings	
Regular Shares and Club Monthly Maintenance Fee	FREE
Premium Purple Savings Below Minimum Balance Fee	\$15.00
Round Up Savings Below Minimum Balance Fee (Waived for first 90 days from account opening.)	\$10.00
Premium IRA Account Monthly Maintenance Fee	FREE
Excessive Withdrawal Fee per Transaction over 6 per Month	\$6.00
Holiday Club Account Early Withdrawal Fee	\$5.00
IRA Outgoing Rollover/Transfer Fee	\$25.00

Debit Mastercard/ATM Service	
Signature-Based or Debit POS Transaction	FREE
In-Network ATM Withdrawals (Inspire FCU & Surcharge Free Network Terminals)	FREE
Out of Network ATM Withdrawals	\$3.00
Balance Inquiry - Through Remote Access*	FREE
Balance Inquiry – Through ATM	\$1.00
Debit Mastercard Rush Fee (3-4 Business Days)	\$25.00
Debit Mastercard Overnight Fee	\$30.00
Debit Mastercard Replacement Fee (per card)	\$10.00
Inspired By Me – Debit Mastercard – First Card	FREE
Inspired By Me Replacement Debit Mastercard	\$15.00

*Remote Access refers to Account Transaction performed through Inspire FCU's Mobile Banking, Online Banking, and Automated Telephone Teller Services

ACH/Electronic Services	
Online Banking & Mobile Banking	FREE
Bill Pay Service	FREE
Mobile Remote Deposit Capture	FREE
Incoming Wire Transfer (Waived for High Yield Checking Accounts)	\$10.00
Domestic Outgoing Wire Transfer	\$30.00
International Outgoing Wire Transfer	\$70.00
Returned Outgoing Wire Transfer	\$20.00

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 within 90 days)	\$25.00
Duplicate Lien Release Fee	\$15.00
Loan E-payment via Electronic Check or Credit/Debit Card	\$10.00
Telephone Loan payment via Electronic Check of Credit/Debit Card	\$15.00
Subordination Fee	\$125.00
Satisfaction Fee – Varies by County	Varies

Other Fees	
Account Transfers – Through Remote Access*	FREE
Inspire Staff Assisted Phone Account Transfer (per transfer)	\$3.00
Money Orders, each (Waived for High Yield Checking Accounts)	\$5.00
Stop Payment – Single item (ACH, personal check, official check, money order, bill payer check, money market check, or HELOC check)	\$29.00
Stop Payment – Range of personal or HELOC checks	\$29.00
Inspire Issued Official Check (Waived for High Yield Checking Accounts and Account Closures)	\$10.00
Copy of Check, Official Check, Money Order, Deposited Item or Transaction Ticket	\$5.00
Returned Deposited Item	\$20.00
Statement Copy per Month – Through Online Banking	FREE
Statement Copy per Month – From Inspire Staff	\$5.00
Incorrect Address/Undeliverable Mail Fee	\$15.00
VISA Gift Card Processing Fee (Waived For High Yield Checking Accounts)	\$3.00
Monthly Inactivity Fee - After 12 months of non-use (charged to all savings and checking accounts under \$500. Waived for members under 18)	\$12.00
Legal Processing Fee (Levy, Garnishment, Writs, etc)	\$250.00
Escheat Fee	\$300.00
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)	\$25.00
Coin Machine Fee (amounts over 10K per year) – 10% of Coin Return	10%
Non-Sufficient Funds (NSF) Charge	\$15.00
Notary Service (Acknowledgements & Affidavits for Non-Inspire Documents) (Waived for High Yield Checking Accounts)	\$5.00
Signature Guarantee/Medallion (non-Inspire Documents) (Waived for High Yield Checking Accounts)	\$5.00
Paper Statement Fee (Waived for members under age 18 or over age 65) – Effective 4/1/2023	\$2.00

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Business Fee Schedule

Effective January 1st, 2023

Checking	
Basic Business Checking Monthly Maintenance Fee	FREE
Premium Business Checking Below Minimum Balance Monthly Fee	\$15.00
Monthly Cash Deposit Volume – Basic Business Checking – Amounts over \$10K	\$0.25 per \$100
Monthly Cash Deposit Volume – Premium Business Checking – Amounts over \$20K	\$0.15 per \$100
Overdraft Transfer Fee from Savings or Personal Line of Credit (per transfer)	\$5.00
Courtesy Pay Fee (per item)	\$15.00
Check Orders — Varies by Style	Varies
Temp checks per sheet (4 checks/sheet)	\$5.00

Savings	
Premium Purple Savings Low Balance Fee (below \$5,000)	\$15.00
Monthly Cash Deposit Volume – Basic Business Savings – Amounts over \$10K	\$0.25 per \$100
Monthly Cash Deposit Volume – Premium Business Savings – Amounts over \$20K	\$0.15 per \$100
Excessive Withdrawal Fee	\$6.00

Debit Mastercard/ATM Service	
Signature-Based or Debit POS Transaction	FREE
In-Network ATM Withdrawals (Inspire FCU & Surcharge Free Network Terminals)	FREE
Out of Network ATM Withdrawals	\$3.00
Balance Inquiry - Through Remote Access*	FREE
Balance Inquiry – Through ATM	\$1.00
Debit Mastercard Rush Fee (3-4 Business Days)	\$25.00
Debit Mastercard Overnight Fee	\$30.00
Debit Mastercard Replacement Fee (per card)	FREE
Inspired By Me – Debit Mastercard – First Card	FREE
Inspired By Me Replacement Debit Mastercard	\$15.00

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ACH/Electronic Services

Online Banking & Mobile Banking	FREE
Bill Pay Service	FREE
Mobile Remote Deposit Capture	FREE
Incoming Wire Transfer	\$10.00
Domestic Outgoing Wire Transfer	\$30.00
International Outgoing Wire Transfer	\$70.00
Returned Outgoing Wire Transfer	\$20.00

Other Fees

Account Transfers – Through Remote Access*	FREE
Money Orders, each	\$5.00
Stop Payment – Single item (ACH, personal check, official check, money order, bill payer check, money market check, or HELOC check)	\$29.00
Stop Payment – Range of personal, money market, or HELOC checks	\$29.00
Inspire Issued Official Check (3rd Party)	\$10.00
Copy of Check, Official Check, Money Order, Deposited Item or Transaction Ticket	\$5.00
Returned Deposited Item	\$20.00
Statement Copy per Month – Through Online Banking	FREE
Statement Copy per Month – From Inspire Staff	\$5.00
Incorrect Address/Undeliverable Mail Fee	\$15.00
VISA Gift Card Processing Fee	\$3.00
Monthly Inactivity Fee - After 12 months of non-use	\$12.00
Check Cashing Fee (Checks drawn on Inspire FCU Accounts)	\$5.00
Legal Processing Fee (Levy, Garnishment, Writs, etc)	\$250.00
Escheat Fee	\$300.00
Research / Reconciliation Fee (per half hour)	\$20.00
Foreign Check Processing (Additional processing fees may apply)	\$25.00
Coin Machine Fee (amounts over 10K per year) – 10% of Coin Return	10%
Non-Sufficient Funds (NSF) Charge	\$15.00
Paper Statement Fee - Effective 4/1/2023	\$2.00

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