



**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 March 1<sup>st</sup>, 2025

<b>Checking</b>	
Everyday Checking Monthly Maintenance Fee	<b>FREE</b>
High Yield Checking Monthly Maintenance Fee (Waived for first 30 days from account opening. Fee can be waived with a single direct deposit of \$500 or more each month into the account)	\$15.00
Rewards Checking Monthly Maintenance Fee (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 (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)	\$25.00
Check Orders – First Order	<b>FREE</b>
Check Orders – Standard Personal Orders – Varies by Style	Varies
Check Orders – VIP Members (55 and older) Inspire Exclusive Style	<b>FREE</b>
Temp checks per sheet (4 checks/sheet)	\$5.00

<b>Savings</b>	
Regular Shares and Club Monthly Maintenance Fee	<b>FREE</b>
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	<b>FREE</b>
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

<b>Debit Mastercard/ATM Service</b>	
Signature-Based or Debit POS Transaction	<b>FREE</b>
In-Network ATM Withdrawals (Inspire FCU & Surcharge Free Network Terminals)	<b>FREE</b>
Out of Network ATM Withdrawals	\$3.00
Balance Inquiry - Through Remote Access*	<b>FREE</b>
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

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

<b>ACH/Electronic Services</b>	
Online Banking & Mobile Banking	<b>FREE</b>
Bill Pay Service	<b>FREE</b>
Mobile Remote Deposit Capture	<b>FREE</b>
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

<b>Lending Fees</b>	
Late Fee - 10% of the payment or \$30 (greater of the two). Subject to a maximum of \$150.	10% or \$30.00
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	\$10-15.00
Telephone Loan payment via Electronic Check of Credit/Debit Card	\$15.00
Subordination Fee	\$125.00
Satisfaction Fee – Varies by County	Varies

<b>Other Fees</b>	
Account Transfers – Through Remote Access*	<b>FREE</b>
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
Statement Copy per Month – Through Online Banking	<b>FREE</b>
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)	\$4.00
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)	\$25.00
Copy of Deposited Item or Transaction Ticket	\$5.00
Foreign Check Processing (Additional processing fees may apply)	\$30.00
Coin Machine Fee (amounts over 10K per year) – 10% of Coin Return	10%
Non-Sufficient Funds (NSF) Charge	\$25.00
Paper Statement Fee (Waived for members under age 18 or over age 65)	\$3.00

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## **Business Fee Schedule**

Effective March 1<sup>st</sup>, 2025

<b>Checking</b>	
Basic Business Checking Monthly Maintenance Fee	<b>FREE</b>
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)	\$25.00
Check Orders — Varies by Style	Varies
Temp checks per sheet (4 checks/sheet)	\$5.00

<b>Savings</b>	
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

<b>Debit Mastercard/ATM Service</b>	
Signature-Based or Debit POS Transaction	<b>FREE</b>
In-Network ATM Withdrawals (Inspire FCU & Surcharge Free Network Terminals)	<b>FREE</b>
Out of Network ATM Withdrawals	\$3.00
Balance Inquiry - Through Remote Access*	<b>FREE</b>
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)	<b>FREE</b>

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<b>ACH/Electronic Services</b>	
Online Banking & Mobile Banking	<b>FREE</b>
Bill Pay Service	<b>FREE</b>
Mobile Remote Deposit Capture	<b>FREE</b>
Incoming Wire Transfer	\$10.00
Domestic Outgoing Wire Transfer	\$30.00
International Outgoing Wire Transfer	\$70.00
Returned Outgoing Wire Transfer	\$20.00
Online Banking Wire Services	Per Agreement
Online Banking ACH Origination Services	Per Agreement
Merchant Remote Deposit Capture Service	Per Agreement

<b>Other Fees</b>	
Account Transfers – Through Remote Access*	<b>FREE</b>
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
Statement Copy per Month – Through Online Banking	<b>FREE</b>
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)	\$25.00
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	\$25.00
Paper Statement Fee	\$3.00

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