

16 FREE ATM MACHINES

- 1 ISU Credit Union**
1309 S. Center Street
Normal, IL 61761
- 2 ISU Credit Union
Bone Student Center**
Circle Drive- Outside
Walk-up
Normal, IL 61761
- 3 Prairieland Federal
Credit Union**
416 Kays Drive
Normal, IL 61761
- 4 Mid-Illini Credit Union**
1811 Eastland Drive
Bloomington, IL 61701
- 5 Prairieland Federal
Credit Union, Alton
Route Branch**
1111 N. Main Street
Normal, IL 61761
- 6 IAA Credit Union**
808 IAA Drive
Bloomington, IL 61701
- 7 BroMenn Medical
Center**
Virginia at Franklin
Normal, IL 61761
(Main Lobby)
- 8 College of Business**
ISU Campus
Normal, IL 61790
- 9 Mid-Illini ATM @
Tower Center**
520 N. Center Street
Bloomington, IL 61701
- 10 OSF St. Joseph
Medical Center**
2200 E. Washington St.
Bloomington, IL 61701
- 11 Kathryn Beich
(restricted access)**
1-55 and 1-74
Bloomington, IL 61704
- 12 Auto Glass Center**
601 E. Locust Street
Bloomington, IL 61701
- 13 Denny's Doughnuts**
1107 S. Main Street
Bloomington, IL 61701
- 14 Denny's Doughnuts**
1503 E. Vernon Avenue
Bloomington, IL 61701
- 15 Starcrest Cleaners**
1712 E. College Avenue
Normal, IL 61761
- 16 Mid-Illini ATM @**
Dale St. and S. Main St.
Normal, IL 61761



ISU Credit Union
1309 S. Center Street
Normal, IL 61761

Phone: (309) 451-8400
Campus: 400
Fax: (309) 451-8410
AIME: (309) 451-8411

E-mail: mailbox@itsmycreditunion.org
ItsMyCreditUnion.org

Hours

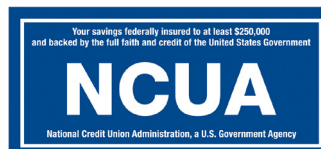
Monday – Friday
Drive-Thru 7:30 am – 6:00 pm
Monday, Tuesday, Thursday, and Friday
Lobby 9:00 am – 6:00 pm
Wednesday
Lobby 11:00 am – 6:00 pm

Bone Student Center

Campus: 400
Fax: (309) 862-0638

Hours

Monday, Tuesday, Thursday, and Friday
9:00am – 5:00 pm
Wednesday
11:30 am – 5:00 pm



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Fees





General Account Fees

Reg. D Savings Account Fee \$25.00/month
(Assessed for more than 5 electronic withdrawals)

Close account within 6 months of opening \$10.00

Statement Copy \$3.00/month
Mailed Statement Fee \$2.00/per statement
(Not assessed to minor accounts or members aged 62 and over)

Withdraw from enhanced shares more than once per month \$25.00
(Assessed for each withdrawal in excess of 1)

Dormant Account \$5.00/month
(Accounts with no transactions for 1 year and less than \$100 on deposit)

Low Share Balance Fee \$25.00
(Assessed if account falls below the \$25 min. balance for 3 months, account will be closed.)



Checking Account Fees

Check Cashing \$1.00
(Assessed on checks cashed without matching funds on deposit)

Invalid Check Fee \$1.00/check
(Fee assessed on checks with invalid account numbers and/or checks from outside sources unable to be system processed)

Automatic Overdraft Transfer of Funds \$3.00/transfer
(Assessed on automatic transfers made from regular savings to checking, 3 transfers per month allowed)

Teller Check Fee \$1.00/check
(Fee incurred for checks made for under \$100)

Non-Sufficient Funds (NSF) \$25.00

Check Copy \$3.00/copy

Stop Payment
Personal Checks/ACH \$15.00
Teller Checks \$30.00

IRA Account Fees
Non-Qualifying Withdrawal \$25.00/transaction
Early Termination Fee \$25.00
(Fee incurred for IRAs closed within 1 year of opening)



VISA Credit Card Fees

Returned Payment \$ 25.00

Late Payment up to \$25.00

Replacement Card \$10.00

Stop Payment \$25.00



Electronic Funds Transfer Fees

ACH Origination (Outgoing) \$10.00
(One time only, not on recurring transfers)

Wire Transfer (Outgoing)
Domestic \$20.00
International* \$40.00
*Varies depending on country, may incur additional fees

Wire Transfer (Incoming/Deposit)
International \$40.00

Western Union
Domestic \$20.00
International \$40.00



ATM/Check Card Fees

Replacement Card \$5.00

Additional Replacement Card up to \$25.00

Non-ISU CU \$1.00/transaction
ATM Withdrawal
(Assessed on withdrawals not made at one of ISU CU's advertised free ATMs)



Other Service Fees

Account Reconciliation/Research \$15.00/hour

Money Order \$0.75/money order

Visa Gift Card \$2.00
Visa Travel Money Card \$5.00

Travelers Cheques
Single Signer NO CHARGE
Two Signer NO CHARGE

Photocopy \$0.10/page

Fax \$1.00/page

Skip-a-Payment \$20.00/loan/month

Returned Deposit/Loan Payment/Cashed Check \$25.00

Returned Mail \$5.00/item

Foreign Item Conversion Fee \$20.00

Legal Action Fee \$25.00/account



Fee Schedule Effective 4/1/11
*Fees subject to change without notice.