

IBM Southeast Employees' Federal Credit Union

**MEMBERSHIP ACCOUNT
FEES & SERVICE CHARGES**

Effective June 1, 2004

Amex Gift Cheques	\$2.50
Amex Travelers Cheques	\$1.00 per \$100
(ATM Issued - No Charge)	
Amex Travelers Cheques For Two	\$1.00 per \$100
ATM/Check Card	
Card Replacement	\$5.00
PIN Replacement	\$3.00
Credit Union ATM Transaction	No Fee
Non-Credit Union ATM Transaction	\$1.50
Cash Withdrawal Transactions Allowed	Unlimited Number of Transactions
(Funds must be available Withdrawals Over \$2,000.00 require advance notice.)	
Certain Saver Withdrawal/Transfer Fee	\$2.00
Check Copy	\$2.50
Checking Account Monthly Service Fee	\$9.00/month
(For Daily Minimum Balance Less Than \$500.00 – excluding <i>CheXpress</i> accounts.)	
Courtesy Clearing Fee (Check Clearing Fee or ACH Repost Debit Fee)	\$20.00
(Check or ACH insufficient funds, cleared with transfer from another account or same day deposit)	
CU Service Center Deposit/Loan Payment	No Fee
CU Service Center Withdrawal/Transfer/Inquiry	No Fee
Deposited Item Returned	\$8.00
Deposited Item Returned From Self	\$26.00
Dormant Fee (per savings/checking account)	\$15.00/month
* Foreign Currency Bank Notes	1%, \$5.00 minimum
Foreign Currency Check Collection	\$15.00, plus fees
* Foreign Currency Draft	\$15.00
* Foreign Currency Travelers Cheques	1% of purchase
Grand Checking Account Minimum Balance Violation	\$9.00/month
Interim Statement	\$5.00
Item Deposited/Special Handling	\$5.00
Legal Research	\$50.00/hour, 1/2 hour minimum
Loan Extension	\$25.00/10% payments deferred
Money Market Minimum Balance Violation	\$9.00/month
Money Market Excess Transaction Fee	\$5.00/violation
Money Orders (\$999.99 maximum)	\$4.00
Notary/Signature Guarantee	up to \$5.00/service
Official Check	\$5.00
Online Bill Paying	
Cancellation	\$5.00
Insufficient/Uncollected Funds	\$10.00
Monthly Service	\$4.00
Research	\$18.00
Transaction	No Fee
Overdraft Privilege Program Fee	\$26.00
Overdraft Transfer Fee	\$3.00
Point of Sale Transactions	No Fee
Remote Funds Transfer	\$10.00
Research/Balancing	\$16.00/hour, 1/2 hour minimum
Returned Item Fee (NSF Check or ACH)	\$26.00
(Insufficient/Uncollected Funds; Overdrawn Account)	
* (Thomas Cook) U. S. Travelers Cheques	2% of purchase
Share Account Monthly Service Fee	\$5.00/month
Statement Copy	\$5.00
Stop Payment (Check or ACH)	\$20.00
Temporary Checks (existing account)	\$3.00/10
Wire Transfer - Domestic	\$18.00
Wire Transfer - International	\$40.00

Note: * Special Order Item, Advance Notice Required.

Please refer to **Important Information for Our Members** for full disclosure of account terms and conditions. Some fees may be waived or reduced with **REWARDS** program, see Web site for details: www.ibmsecu.org. Please refer to **Your Loan Disclosures** for Loan and VISA fees, terms, and conditions.

For more information, please visit our Web site: www.ibmsecu.org
or contact our office by calling (800) 873-5100 or (561) 982-4700,
or by e-mailing serviceplus@ibmsecu.org