

IBM Southeast Employees' Credit Union (IBMSECU)
BUSINESS ACCOUNT FEE SCHEDULE

July 1, 2017

Bill Pay Expedited Payment Fee (EFT / Check)	\$9.95 / \$18.95	
Business Checking Monthly Service Fee* (S56)	\$18.00	
Business Loan Payoff Statement	\$40.00	
Check Copy Fee	\$5.00	
Checking Monthly Service Fee* (S50)	\$1.90	
Check Printing Fee	Determined by check style	
CO-OP Shared Branch Transaction Fee	\$1.00	
Courtesy Clearing Fee	\$22.00	
Debit Card		
Non-Credit Union ATM Transaction Fee	\$2.00	
Visa International Service Assessment (ISA) Fee	2% of U.S. dollar amount	
Deposited Check Return Fee (IBMSECU & CO-OP Shared Branch Deposits)	\$15.00	
Deposited Check Returned From Self Fee	\$32.00	
Dormant Account Fee* (Per each inactive account)	\$5.00	
eDeposits for Business (Remote Deposit Capture [RDC])	\$40.00 per month	
Foreign Check Collection Fee (Additional vendor fees may apply).....	\$15.00	
Grand Checking Minimum Balance Violation Fee* (S55).....	\$9.00 per month	
Item Deposited / Special Handling Fee (Collection / Third Party).....	\$15.00	
Legal Research Fee (1/2 hour minimum)	\$100.00 per hour	
Loan Payment by Phone or Branch Fee (Expedited ACH Origination, Credit or Debit Card) ..	\$15.00	
Medallion Guarantee Fee (Stock Transfers)	\$10.00	
Money Market Excess Transaction Fee*	\$5.00 per violation	
Money Market Minimum Balance Violation Fee*	\$9.00 per month	
Money Order Fee (\$999.99 maximum)	\$4.00	
Non-Accountholder Check Cashing Fee	\$5.00	
Notarization Fee (Florida / Georgia)	\$10.00 / \$2.00	
Official Check Fee	\$5.00	
Overdraft Privilege (ODP) Transaction Fee	\$32.00 per item	
Overdraft Protection Transfer Fee	\$7.00 per item	
Overnight Delivery Fee (Weekday/Saturday & Holiday).....	\$20.00 / \$40.00	
Paper Statement Monthly Service Fee	\$1.00 per month	
Quick Pay Fee (Online Self-Serve Credit & Debit Card Expedited Payment).....	\$10.00	
Research / Balancing Fee (1/2 hour minimum).....	\$20.00 per hour	
Returned Item Fee (NSF Check or ACH)	\$32.00	
Returned Mail Fee	\$5.00	
Signature Endorsement Guarantee Fee	\$5.00	
Skip-A-Payment Fee	\$30.00 per loan request	
Statement Copy Fee	\$6.00	
Small Business Checking Account Fees (S57)		
Cash Deposits Per Month (Rolled Coin and Currency)	No Fee	
Change Order (Cash or Coin)	\$2.50	
Check Deposits Per Month:		
	1 - 100..... No Fee	
	101 - 250	\$0.20 per item
	250 and up.....	\$0.30 per item
Debit Transactions Per Month:		
	1 - 100.....	\$0.15 per item
	101 - 250	\$0.20 per item
	250 and up	\$0.30 per item
Stop Payment Fee (ACH or Check)	\$30.00	
Temporary Check Fee (Existing Account).....	\$3.00 for 10 checks	
Visa Gift Card Fee** (\$10.00 - \$1,000.00)	\$4.95	
Wire Funds Transfer		
Domestic: Incoming Fee / Outgoing Fee	\$15.00 / \$25.00	
International: Incoming Fee (Through U.S. Bank) / Outgoing Fee	\$15.00 / \$60.00	

* Please refer to our Business Account Disclosure for details on terms, conditions and minimum balance requirements. For more information, please visit ibmsecu.org or contact us at 800.873.5100 or serviceplus@ibmsecu.org. ** Special order items require advance notice.