

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

March 1, 2019

Bill Pay Expedited Payment Fee (EFT / Check)	\$9.95 / \$18.95
Business Checking Monthly Service Fee* (S56)	\$18.00
Business eDeposits (Remote Deposit Capture [RDC]).....	\$40.00 per month
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	\$2.00
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
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 (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
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 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.