

## MEMBERSHIP FEE SCHEDULE

March 1, 2019

<b>Bill Pay Expedited Payment Fee (EFT / Check)</b> .....	\$9.95 / \$18.95
<b>Certain Saver Transfer / Withdrawal Fee</b> .....	\$5.00
<b>Check Copy Fee</b> .....	\$5.00
<b>Check Printing Fee</b> .....	Determined by check style
<b>Checking Monthly Service Fee</b> .....	\$1.90 per month
Applies to all personal Checking accounts, except myWallet	
<b>Checking Plus Per Check Fee (3 free per month)</b> .....	\$2.00
<b>CO-OP Shared Branch Transaction Fee</b> .....	\$2.00
<b>Courtesy Clearing Fee</b> .....	\$22.00
<b>Non-Credit Union ATM Transaction Fee</b> .....	\$2.00
<b>Visa International Service Assessment (ISA) Fee</b> .....	2% of U.S. dollar amount
<b>Deposited Check Return Fee (IBMSECU &amp; CO-OP Shared Branch Deposits)</b> .....	\$15.00
<b>Deposited Check Returned From Self Fee</b> .....	\$32.00
<b>Direct Deposit Violation Fee</b> .....	\$5.00 per month
<b>Dormant Account Fee*</b> (Per each inactive account) .....	\$5.00
<b>Foreign Check Collection Fee (Additional vendor fees may apply)</b> .....	\$15.00
<b>Grand Checking Minimum Balance Violation Fee*</b> .....	\$5.00 per month
<b>Health Savings Account (HSA)</b>	
<b>Closure / Transfer Fee</b> .....	\$25.00
<b>Overdraft / Overdrawn Fee</b> .....	\$7.00 / \$32.00
<b>Per Check Fee (1st three (3) checks cleared per month at no charge)</b> .....	\$2.00
<b>Item Deposited / Special Handling Fee (Collection / Third Party)</b> .....	\$15.00
<b>Legal Research Fee (1/2 hour minimum)</b> .....	\$100.00 per hour
<b>Loan Payment by Phone Fee or Branch Fee (ACH Origination, Credit or Debit Card)</b> .....	\$15.00
<b>Medallion Guarantee Fee (Stock Transfers)</b> .....	\$10.00
<b>Money Market Excess Transaction Fee*</b> .....	\$5.00 per violation
<b>Money Market Minimum Balance Violation Fee*</b> .....	\$9.00 per month
<b>Non-Accountholder Check Cashing Fee</b> .....	\$5.00
<b>Notarization Fee (Florida / Georgia)</b> .....	\$10.00 / \$2.00
<b>Official Check Fee</b> .....	\$5.00
<b>Overdraft Privilege (ODP) Transaction Fee</b> .....	\$32.00 per item
<b>Overdraft Protection Transfer Fee</b> .....	\$7.00 per item
<b>Overnight Delivery Fee (Weekday/Saturday &amp; Holiday)</b> .....	\$20.00 / \$40.00
<b>Paper Statement Monthly Service Fee</b> .....	\$1.00 per month
<b>Quick Pay (Online Self-Serve Credit &amp; Debit Card Payment)</b> .....	\$10.00
<b>Research / Balancing Fee (1/2 hour minimum)</b> .....	\$20.00 per hour
<b>Returned Item Fee (NSF Check or ACH)</b> .....	\$32.00
<b>Returned Mail Fee</b> .....	\$5.00
<b>Share Account Monthly Service Fee*</b> .....	\$5.00 per month
<b>Signature Endorsement Guarantee Fee</b> .....	\$5.00
<b>Skip-A-Payment Fee</b> .....	\$30.00 per loan request
<b>Statement Copy Fee</b> .....	\$6.00
<b>Stop Payment Fee (ACH or Check)</b> .....	\$30.00
<b>Temporary Check Fee (Existing Account)</b> .....	\$3.00 for 10 checks
<b>Visa Gift Card Fee** (\$10.00 - \$1,000.00)</b> .....	\$4.95
<b>Wire Funds Transfer</b>	
<b>Domestic: Incoming Fee / Outgoing Fee</b> .....	\$15.00 / \$25.00
<b>International: Incoming Fee (Through U.S. Bank) / Outgoing Fee</b> .....	\$15.00 / \$60.00

\* Please refer to our Membership Disclosure for details on terms, conditions and minimum balance requirements.

\*\* Special order items require advance notice. Some fees may be waived or reduced with REWARDS program. Please refer to a current loan disclosure and credit card agreement, for non-real estate consumer loan and credit card fees, terms, and conditions. For more information, please visit our website at [ibmsecu.org](http://ibmsecu.org), or contact the Credit Union at 800.873.5100 or [serviceplus@ibmsecu.org](mailto:serviceplus@ibmsecu.org).