IBM Southeast Employees' Credit Union (IBMSECU)

BUSINESS ACCOUNT FEE SCHEDULE

December 1, 2016

Bill Pay

Expedited Overnight Payment Fee (EFT / Check) ..... $9.95 / $18.95
Non-Sufficient Funds (NSF) / Uncollected Funds Fee $32.00
Stop Payment Fee (Check Payments Only) $30.00
Business Checking Monthly Service Fee* (S56) $18.00
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

Card Replacement Fee $10.00
Non-Credit Union ATM Transaction Fee $2.00
Visa International Service Assessment (ISA) Fee ..... 2% of U.S. dollar amount
Deposited Check Return Fee $10.00
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 Fee (Credit & Debit Cards / Expedited Payment) $10.00
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-Member Check Cashing Fee $5.00
Notarization Fee (Florida / Georgia) ..... $10.00 / $2.00
Official Check Fee $5.00
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
Payment by Telephone Fee (ACH Origination / 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, 561.982.4700, or serviceplus@ibmsecu.org. ** Special order items require advance notice.