IBM Southeast Employees' Credit Union (IBMSECU)

MEMBERSHIP 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
Certain Saver Transfer / Withdrawal Fee $5.00
Check Copy Fee $5.00
Check Printing Fee ..... Determined by check style
Checking Plus Per Check Fee (3 free per month) $2.00
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* ..... $9.00 per month

Health Savings Account (HSA)

Closure / Transfer Fee $25.00
Overdraft / Overdrawn Fee ..... $7.00 / $32.00
Per Check Fee (1st three (3) checks cleared per month at no charge) $2.00
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
myDefense Checking Monthly Service Fee ..... $1.90 per month
Non-Member 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
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
Share Account Monthly Service Fee* ..... $5.00 per month
Signature Endorsement Guarantee Fee $5.00
Skip-A-Payment Fee ..... $30.00 per loan request
Statement Copy Fee $6.00
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 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, or contact the Credit Union at 800.873.5100, 561.982.4700 or serviceplus@ibmsecu.org.