

MEMBERSHIP FEE SCHEDULE

January 1, 2018

Bill Pay Expedited Payment Fee (EFT / Check)	\$9.95 / \$18.95
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
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
Direct Deposit Violation Fee	\$5.00 per month
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*	\$5.00 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 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
myChoice Checking Monthly Service Fee	\$1.90 per month
myDefense Checking Monthly Service Fee	\$1.90 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 (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
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 or serviceplus@ibmsecu.org.