

IBM Southeast Employees' Federal Credit Union
MEMBERSHIP FEE SCHEDULE

Effective August 1, 2013

Cash Withdrawals Allowed .. Unlimited Number of Transactions.

*(Funds must be available Withdrawals over \$2,000.00 may require advance notice.)**

"Certain Saver" Withdrawal / Transfer Fee \$5.00

Check Card

Custom "Picture on Card" New Card Fee..... \$10.00

Custom "Picture on Card" Replacement Card Fee .. \$15.00

Standard Card Replacement Fee \$10.00

Non-Credit Union ATM Transaction Fee \$2.00

Personal Identification Number (PIN) Replacement Fee \$5.00

Rush PIN Request Fee..... \$20.00

VISA International Service Assessment (ISA) Fee 2% of U.S. Dollar Amount

Check Copy Fee..... \$2.50

Check Printing Fee Determined by style of checks ordered

Checking Monthly Service Fee..... \$1.90 per month

Applies to all personal Checking accounts, except myWallet, limit one (1) fee per Membership.

"Checking Plus" Per Check Fee \$2.00

First three (3) checks cleared per month at no charge

Cleared Check Images on Computer Disc (CD) Fee* \$30.00

Courtesy Clearing Fee \$22.00

ACH Repost Debit, Check Clearing or Exception Item Posting

(ACH or Check Non-Sufficient funds (NSF) cleared with transfer or same day deposit)

Credit Union Service Center (CUSC) Transaction Fee \$1.00

Maximum of one (1) fee per day, does not apply to loan payments

CUSC fees may apply to Negotiable Instruments, Money Orders and Official Checks

Deposited Item Returned Fee \$10.00

Deposited Item Returned From Self Fee \$32.00

Dormant Account Fee \$10.00 per month

Per each Inactive Savings, Checking and Money Market Account,
with no Monetary Transactions after one (1) year

eDeposit

Administrative Fee \$10.00

Deposit Not Received Fee..... \$40.00

eTransfers [Electronic Funds Transfers (EFT)] No Fee

eTransfers between your Savings and Checking, and your accounts at other financial institutions.

Foreign Check Collection Fee..... \$15.00, plus vendor fees

Canadian and International - Visit www.WesternUnion.com for foreign currency and travelers checks.

Gift Check Fee \$2.50

Grand Checking Minimum Balance Violation Fee \$9.00 per month

For Minimum Daily Balances of Less Than \$1,000.00

Health Savings Account (HSA)

Closure and / or Transfer Fee \$25.00

Overdraft / Overdrawn Fee..... \$7.00/\$32.00

Per Check Fee (First three (3) checks cleared per month at no charge)..... \$2.00

Interim Statement Fee \$6.00

Item Deposited/Special Handling Fee (Collection or Third Party Item)..... \$15.00

Legal Research Fee..... \$100.00 per hour, 1/2 hour minimum

Loan Payment by Phone Fee (Expedited Payment) \$10.00

Non-Credit Union credit or debit card used to pay IBM Southeast EFCU credit cards, loans and mortgages.

Medallion Guarantee Fee (Stock Transfers)..... \$10.00

Money Market Excess Transaction Fee..... \$5.00 per violation

For Exceeding Federal Monthly Limitation of Six (6) Withdrawal or Transfer Transactions

Money Market Minimum Balance Violation Fee.....\$9.00 per month

For Minimum Daily Balances of Less Than \$500.00

Money Order Fee (\$999.99 maximum).....\$4.00

myWallet Checking Monthly Service Fee.....\$7.95

Avoid fee with eStatements, one (1) Direct Deposit, and ten (10) Debit Card transactions per month.

Notarization Fee..... Florida \$10.00 / Georgia \$4.00

Official Check Fee\$5.00

Online Bill Paying

Annual Transaction History Computer Disc (CD) Fee* \$30.00

Check Copy Fee.....\$25.00

Expedited Overnight Payment Fee (EFT/Check)\$9.95/\$18.95

Monthly Service Fee No Fee

Non-Sufficient Funds [NSF] / Uncollected Funds Fee.....\$32.00

Remote Bill Scanning and Presentment Fee.....\$1.00

Research Fee\$25.00

Stop Payment Fee (Check Payments Only).....\$30.00

Overdraft Privilege Program Fee (ODP) (Privilege Pay)\$32.00

Overdraft Protection Transfer Fee (Transfer from Share Account)...\$7.00

Overnight Delivery Fee (Weekday/Saturday & Holiday)\$20.00/\$40.00

Continental U.S. only, additional vendor fees apply to International and Offshore addresses

Payment by Telephone Fee (ACH Origination-Expedited Payment)..\$10.00

Research / Balancing Fee.....\$20.00 per hour, 1/2 hour minimum

Returned Item Fee (NSF Check or ACH).....\$32.00

Non-Sufficient Funds (NSF), Uncollected Funds; Overdrawn Account

Returned Mail Fee.....\$5.00

Safe Deposit Box - Available in select locations, visit our website for a location near you.

Annual Rental Fee – 3” x 5” Box\$33.00

Annual Rental Fee – 3” x 10” Box\$55.00

Annual Rental Fee – 5” x 10” Box\$70.00

Annual Rental Fee – 10” x 10” Box\$105.00

Drilling Fee, Key Deposit, Lost Key Fee\$100.00/\$5.00/\$25.00

Share Account Monthly Service Fee.....\$5.00 per month

For Total Average Monthly Balance of All Share Accounts Less Than \$300.00

Signature Endorsement Guarantee Fee\$5.00

Statement Copy Fee Sign up for eStatements today at www.ibmsecu.org..\$6.00

Stop Payment Fee (ACH or Check).....\$30.00

Temporary Check Fee (Existing Account)..... \$3.00 for 10 checks

Travelers Check Fee.....\$1.00 per \$100.00

VISA Gift Card Fee** (\$10.00 - \$1,000.00)\$3.95

VISA Reloadable Card Fee** (\$20.00 - \$3,000.00)\$3.95

Wire Funds Transfer

Domestic - Incoming Fee / Outgoing Fee\$10.00 / \$18.00

International - Incoming Fee / Outgoing Fee.....No Fee / \$60.00

*Special Order Item, Advance Notice Required. **Additional vendor fees may apply to VISA Gift/Reloadable Cards. Please refer to our Membership Disclosure for details on terms and conditions. Some fees may be waived or reduced with REWARDS program, see website for details. Please refer to a current loan disclosure and credit card agreement, for non-real estate Consumer Loan and VISA Credit Card fees, terms, and conditions. For more information, please visit our website at www.ibmsecu.org, or contact the Credit Union at 800.873.5100, 561.982.4700 or serviceplus@ibmsecu.org.