

<b>Ideal Credit Union Fee Schedule</b>	<b>Current Fee</b>
1098/1099 Copies	\$10.00
Account closed within 6 months of opening	\$25.00
Account history – per month	\$2.00
Account reconciliation/research per 1 hour	\$30.00
Account verification – per verification	\$10.00
Assisted Transfer fee <sup>4,8</sup> <i>Funds transferred within the same member number into checking account by an Ideal Representative on your behalf</i>	\$6.00
ATM/Debit Card - inactive fee <sup>1</sup>	\$4.00
ATM Transaction Fee (Non Ideal CU ATM) <i>Relationship Checking, Student Checking, Cashback Checking and VIP+ Members are entitled to 10 free transactions per month</i>	\$3.50
ATM/Debit Card Replacement Fee	\$15.00
ATM/Debit Card International Transaction Fee	2.00%
Cashback Checking – Branch/Contact Center Transactions (excluding deposits)	\$5.00
Cashier's Check/Certified Check – members <sup>4</sup>	\$5.00
Check Cashing Fee – average monthly balance <\$200	\$15.00
Check Cashing Fee (Non-members on-us check)	\$5.00
Coin Counting - Members	Free
Coin Counting - Non-members	
- less than \$100.00	\$5.00
- \$100 of greater	\$12.00
Copies – Check/Deposit Items - per item	\$2.00
Dormant/Abandoned Account Termination <sup>6</sup>	\$200.00
Fax Transmission - per page	\$3.00
Foreign Check Deposit	\$35.00
Garnishment/Levy/Execution	\$100.00
Inactive Checking Account Fee - per month <sup>5</sup>	\$5.00
IRA Transfer Fee	\$25.00
Lien Release - duplicate copy	\$20.00
Loan Administration Fee	\$30.00
Loan Payment Coupon Book	\$10.00
Loan and Credit Card Payment - check by phone/per payment	\$12.00
Loan Refinance Fee (to obtain lower rate)	\$55.00
Loan Rewrite Fee (delinquent loan extension)	\$30.00
Low Balance Fee - Savings (\$1) minimum balance is less than \$200 and no checking account <sup>2</sup>	\$5.00 per month

Money Market Monthly Low Balance Fee <sup>4</sup> <i>Savers, Smart Choice and Premium Accounts- minimum balance less than \$2,500.00 High Yield Account – minimum balance less than \$25,000.00</i>	\$10.00
Mortgage Payoff Processing Fee	\$15.00
Non Participation Fee - per month <sup>7</sup>	\$5.00
Non-Sufficient Funds (NSF) Item Fee <sup>3</sup>	\$36.00
Overdraft Line of Credit annual fee <sup>4,9</sup>	\$20.00
Overdraft Transfer fee <sup>4</sup> <i>Automatic transfer made from share savings (\$1) when there are non-sufficient funds in your Ideal CU checking.</i>	\$6.00
Photocopies – per page	\$3.00
Redemption of Bond Coupon (Municipal or Government)	\$10.00
Relationship Checking Account Monthly Service Fee <sup>10</sup>	\$12.00
Returned Check Fee (NSF loan payment or deposit)	\$4.00
Skip-A-Pay	\$35.00
Statement Copy – per month	\$5.00
Statement Returned due to undeliverable address	\$12.00
Stop Payment	\$36.00
Unperfected Title Fee	\$30.00
Wire Transfers	
-Incoming	\$10.00
-Domestic Outgoing	\$30.00
-International Outgoing	\$60.00
<b>Additional Charges – Ideal Credit Union reserves the right to pass on any third party charge not included in the Service Fee Schedule</b>	

<b>Shared Branching Fees</b>	<b>Current Fee</b>
Charged by Ideal Credit Union to Shared Branch Members	
Daily Cash Withdrawal Limit is \$1,500.00	
High Volume Check Fee - Charged when more than 15 items are presented	\$0.20 per item
Cashier's Checks	\$5.00
Self-serve Coin Machine	
- Less Than \$100.00	\$5.00
- Greater than \$100.00	\$12.00
Photocopies - per page	\$3.00
Fax Requests - per page Send or receive first page	\$3.00

<b>Safe Deposit Box Fees</b>	<b>Current Fee</b>
2 x 5 x 21 (North Office Only)	\$30.00
3 x 5 x 21	\$36.00
3 x 10 x 21	\$66.00
5 x 10 x 21	\$85.00
10 x 10 x 21	\$127.00
Drilling of Lock	\$220.00
Lost Key	\$38.00

1. Fee is assessed if not used at least once per month, no charge with Relationship Checking and Student Checking.
2. Members 24 years or younger, with a loan, or an Ideal CU checking account are excluded.
3. Overdraft Privilege fee of \$36 may be imposed for each overdraft created by checks, ACH transactions and other electronic means, as applicable. Account balance must be brought to a positive balance within every 30 day period. Ideal CU in its sole and absolute discretion, can cease paying overdrafts at any time without prior notice of reason or cause.
4. No charge for VIP+ Members.
5. Fee is assessed when balance is under \$1,000 and there has been no activity on the account for over 1 year
6. Three years of inactivity with bad address.
7. Fee is assessed when member only has a Savings Account (\$1), member is over 24 years of age, balance is under \$200.00 and there has been no activity on the account for over 1 year.
8. No charge for Relationship Checking Accounts with combined balances over \$10,000.00 in Ideal CU Savings, Checking & Loans.
9. No charge for Relationship Checking
10. No charge for Relationship Checking Accounts with minimum \$750.00 monthly direct deposit and/or combined balances over \$10,000.00 in Ideal CU Savings, Checking & Loans.

<b>Business Services Fees</b> Additional business services related fees	<b>Current Fee</b>
ATM Transaction Fees for business checking accounts -Ideal CU ATM Transactions -Non-Ideal CU ATM Transactions	Free \$3.50
Cash/Coin Deposited - \$2,500 - \$4,999.99 - \$5,000 +	\$1.00 \$2.00
Cash/Coin Purchased - \$2,500 - \$4,999.99 - \$5,000 +	\$1.00 \$2.00
<b>Checking Account Monthly Service Fee</b>	
Cooperative Business Checking	\$0.00
Simply Business Checking <i>If minimum balance falls below \$750.00</i>	\$7.50
Optimum Business Checking <i>If minimum balance falls below \$2,500.00</i>	\$12.00
<b>Checking Account Monthly Transaction Fees</b>	
Cooperative Business Checking	25 free - \$0.30 each additional
Simply Business Checking	75 free - \$0.30 each additional
Optimum Business Checking	150 free - \$0.30 each additional
Lock Bag Replacement	\$20.00
Night Deposit Key Replacement	\$5.00
Paper Statement Fee for business checking accounts – per month	\$5.00



Effective 10/15/2018