



## Checking Accounts that Fit Your Lifestyle

*Ideal Credit Union has designed three unique checking options with your needs in mind. Choose the account that works for you and your finances.*

### All Ideal CU Checking Accounts Include:

- Ideal Debit MasterCard®
- Ideal Digital Banking
- Ideal Mobile Banking App
- eStatements
- Mobile Check Deposit
- Bill Pay & more

### Overdraft Protection

Never worry about overdrawing your checking account again. Several options are available to protect you. Ask a representative for information in order to determine which option is best for your unique needs.

### Early Payday

Establish Direct Deposit of payroll or other income into your Ideal CU checking account and our Early Payday program will provide immediate access to your deposit - up to two days early - based on when Ideal CU receives the funds.<sup>8</sup>

### Apply Today!

Visit [www.idealcu.com](http://www.idealcu.com), call 651-770-7000 or 800-247-0857, or stop by any Ideal CU branch to apply.

## Ideal Checking Accounts

## Find The Right Checking Account For You!

| Features   | Free Checking   | Relationship Checking   | Cashback Checking  |
|--|---|---|--|
| <b>Ideal for</b>   | Members who want a free, no frills account to conduct their daily transactions with ease. | Members who keep a high balance and want to be rewarded for those balances with cost-savings advantages.  | Members who use their debit card frequently and do most of their banking electronically.   |
| <b>Minimum Opening Deposit</b>   | \$50  | \$50  | \$50   |
| <b>Monthly Service Fee<sup>9</sup></b>   | \$0   | Pay no fee with minimum \$750 Direct Deposit or \$10,000 in combined balances in the following Ideal CU accounts: Savings, Checking, Loans, Visa and/or Mortgage. Otherwise, \$12 per month | \$0  |
| <b>Interest</b>  | N/A   | Interest Tiers <sup>1</sup><br>\$2,000 – \$9999.99<br>\$10,000 – \$19,999.99<br>\$20,000 – \$49,999.99<br>\$50,000+   | N/A  |
| <b>Cashback on Debit Card Purchases</b>  | N/A   | N/A   | Cash back to qualified members every time you swipe and sign <sup>7</sup> . <i>It's easy to qualify – each month you need a minimum \$200 direct deposit, one online bill payment, 5 debit card signature purchases and estatements.</i> |
| <b>Assisted Transfer Fee</b> - Funds transferred within the same member number into your checking account by an Ideal CU Representative on your behalf | \$6   | Combined balances of \$10,000+ – Free<br>Combined balances under \$10,000 – \$6   | \$6  |
| <b>Branch/Contact Center Transactions</b>  | Free  | Free  | \$5 <sup>6</sup>   |

Continued on page 2.

# Checking Accounts

Ideal Checking Accounts continued from page 1.

| Features   | Free Checking   | Relationship Checking  | Cashback Checking  |
|--|---|--|--|
| <b>ATM Transactions<sup>2</sup></b>  | Ideal CU ATMs – Free<br>\$3.50 for non-Ideal CU ATMS – withdrawals and/or balance inquiries | Ideal CU ATMs – Free<br>10 Free non-Ideal CU ATM withdrawals and/or balance inquiries per month, \$3.50 for each additional non-Ideal CU ATM transaction | Ideal CU ATMs – Free<br>10 Free non-Ideal CU ATM withdrawals and/or balance inquiries per month, \$3.50 for each additional non-Ideal CU ATM transaction |
| <b>Check Printing</b>  | Charge <sup>3</sup>   | Two FREE boxes of CU designed checks per calendar year   | Charge <sup>3</sup>  |
| <b>Statements</b>  | eStatements – Free <sup>4</sup><br>Paper Statements – Free                                  | eStatements – Free <sup>4</sup><br>Paper Statements – Free   | eStatements – Free <sup>4</sup><br>Paper Statements – Free   |
| <b>Online Banking/Bill Pay/Mobile Banking</b>  | Free  | Free   | Free   |
| <b>Ideal Debit MasterCard<sup>®</sup></b>  | Free <sup>5</sup>   | Free   | Free <sup>5</sup>  |
| <b>Check Copy Images</b>   | \$2 in branch, free online through Ideal CU Online Banking                                  | Free   | \$2 in branch, free online through Ideal CU Online Banking   |
| <b>Overdraft Transfer Fee</b> - Automatic transfer made from Share Savings when there are non-sufficient funds in your Ideal CU Checking | \$6   | \$6  | \$6  |
| <b>Overdraft Line of Credit Annual Fee</b>   | \$20  | Free   | \$20   |
| <b>Cashiers Checks</b>   | \$5<br>VIP Plus members: No Fee   | \$5<br>VIP Plus members: No Fee  | \$5<br>VIP Plus members: No Fee  |

1. Annual Percentage Yields (APYs) are subject to change. For current rates, visit [www.idealcu.com](http://www.idealcu.com).

2. Does not include other ATM Owner fees i.e. surcharge fees.

3. Charge waived for members 55 and older, limit one box per order, two boxes per calendar year.

4. Member may receive a paper statement for the first month.

5. Inactive Ideal Debit Card Fee - \$4.00 Fee is assessed if not used at least once per month, no charge with Relationship Checking, and Student Checking.

6. No fee for deposits.

7. Monthly cashback bonus is based on the total amount of net signature-based Ideal CU Cash & Check Card purchases made during any statement cycle. Purchases authorized with a PIN or ATM transactions do not apply.

8. Early Payday is dependent upon when the payroll company and/or the government sends the funds to Ideal CU and for that reason is not guaranteed.

9. Inactive Account Fee - \$5 per month if member has a checking account with less than \$1000, there is no activity for over 1 year.



Federally insured by the NCUA



**Call** 651-770-7000

**Click** [www.idealcu.com](http://www.idealcu.com)

**Visit** 6 Locations