



Checking Accounts that Fit Your Lifestyle

Ideal Credit Union has designed four 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 Digital 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 more information 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.⁸

Apply Today!

Visit www.idealcu.com, call 651-770-7000, or make a branch appointment to apply.

Ideal CU Checking Accounts

Find The Right Checking Account For You!

| Features | Free Checking | Relationship Checking | Cashback Checking | High Yield Checking |
|--|--|--|---|--|
| | A free, no frills account to conduct daily transactions with ease. | A checking account for members who carry higher balances and want to earn tiered interest on those balances. | A checking account for members who do most of their banking online and want to earn monthly cashback. | A checking account for members who want to earn a higher APY on balances up to \$20,000. See requirements. ¹⁰ |
| Minimum Opening Deposit | \$50 | \$50 | \$50 | \$50 |
| Monthly Service Fee⁹ | \$0 | 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 | \$0 |
| Interest | N/A | Interest Tiers ¹ \$2,000 – \$9999.99 \$10,000 – \$19,999.99 \$20,000 – \$49,999.99 \$50,000+ | N/A | Yes ^{1,10} |
| Cashback on Debit Card Purchases | N/A | N/A | Cashback to qualified members every time you swipe and sign ⁷ <i>It's easy to qualify – each month you need a minimum \$750 direct deposit, 20 debit card signature purchases and be enrolled in eStatements.</i> | N/A |
| Assisted Transfer Fee - Funds transferred within the same member number into your checking account by an Ideal CU Representative on your behalf. | \$6 | No charge for Relationship Checking Accounts with combined balances over \$10,000.00 in Ideal CU Savings, Checking & Loans. Otherwise, \$6. | \$6 | \$6 |

Checking Accounts

Ideal Checking Accounts continued from page 1.

| Features | Free Checking | Relationship Checking | Cashback Checking | High Yield Checking |
|--|--|--|--|--|
| Branch/Contact Center Transactions | No fee | No fee | \$5 ⁶ | No fee |
| ATM Transactions ² | Ideal ATMs - No fee Non-Ideal ATMs - \$3.50 for withdrawals and/or balance inquiries. | Ideal ATMs - No fee Non-Ideal ATMs - 10 free per month, \$3.50 for each additional transaction. | Ideal ATMs - No fee Non-Ideal ATMs - 10 free per month, \$3.50 for each additional transaction. | Ideal ATMs - No fee Non-Ideal ATMs - 10 free per month, \$3.50 for each additional transaction. |
| Check Printing | Charge ³ | 2 free boxes per year. Limit 1 box per order. | Charge ³ | Charge ³ |
| Statements | eStatements – No fee ⁴ Paper Statements – No fee | eStatements – No fee ⁴ Paper Statements – No fee | eStatements – No fee ⁴ Paper Statements – \$5 per month | eStatements – No fee ⁴ Paper Statements – \$5 per month |
| Digital Banking & Mobile App | Free | Free | Free | Free |
| Ideal Debit Card | No fee ⁵ | No fee ⁵ | No fee ⁵ | No fee ⁵ |
| Check Copy Images | \$2 in branch Free within Ideal Digital Banking. | No fee | \$2 in branch Free within Ideal Digital Banking. | No fee |
| Overdraft Transfer Fee - Automatic transfer made from Share Savings when there are non-sufficient funds in your Ideal CU Checking. | \$6 | \$6 | \$6 | \$6 |
| Cashiers Checks | \$5 | \$5 | \$5 | \$5 |

1. Annual Percentage Yields (APYs) subject to change.

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

3. Waived for members 55+ (Limit 1 box per order, 2 per calendar year.)

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

5. Inactive debit card fee: \$4 if not used minimum 1 time per month.

6. No fee for deposits.

7. Visit www.idealcu.com for qualifications.

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

9. Inactive Account Fee - \$6/mo for checking with \$1,000 or less, no activity for 1 year and is over age 24.

10. To earn higher interest rate member must be enrolled in eStatements, have a minimum \$750 direct deposit per month and conduct 20+ signature or PIN transactions per month (minimum \$3.00 per purchase). Otherwise, 0.05% APY. \$25 fee for accounts closed within 6 months of opening.



Federally insured by the NCUA



Call 651-770-7000

Click www.idealcu.com

Visit 6 Locations

www.idealcu.com ● 2.

Effective 08/01/2020