

Checking Accounts

Features	Free Checking	Relationship Checking	Cashback Checking
Minimum Opening Deposit	\$50	\$50	\$50
Monthly Service Fee ⁹	\$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
Interest	N/A	Interest Tiers ¹ \$2,000 – \$9,999.99 \$10,000 – \$19,999.99 \$20,000 – \$49,999.99 \$50,000+	N/A
Cashback on Debit Card Purchases	N/A	N/A	Cash back to qualified members every time you swipe and sign ⁷ 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.
Assisted Transfer Fee - 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 Combined balances under \$10,000 – \$6	\$6
Branch/Contact Center Transactions	Free	Free	\$5 ⁶
ATM Transactions ²	Ideal CU ATMs – Free \$3.50 for non-Ideal CU ATMs – withdrawals and/or balance inquiries	Ideal CU ATMs – Free 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 10 Free non-Ideal CU ATM withdrawals and/or balance inquiries per month, \$3.50 for each additional non-Ideal CU ATM transaction
Check Printing	Charge ³	Two FREE boxes of CU checks per calendar year ³	Charge ³
Statements	eStatements – Free ⁴ Paper Statements – Free	eStatements – Free ⁴ Paper Statements – Free	eStatements – Free ⁴ Paper Statements – Free
Online Banking/Bill Pay/Mobile Banking	Free	Free	Free
Ideal Debit MasterCard [®]	Free ⁵	Free	Free ⁵
Check Copy Images	\$2 in branch, free online through Ideal CU Online Banking	Free	\$2 in branch, free online through Ideal CU Online Banking
Overdraft Transfer Fee - Automatic transfer made from Share Savings when there are non-sufficient funds in your Ideal CU Checking	\$6	\$6	\$6
Overdraft Line of Credit Annual Fee	\$20	Free	\$20
Money orders	\$3.50 VIP Plus members: No Fee	\$3.50 VIP Plus members: No Fee	\$3.50 VIP Plus members: No Fee
Cashiers Checks	\$5 VIP Plus members: No Fee	\$5 VIP Plus members: No Fee	\$5 VIP Plus members: No Fee
Other Benefits	<ul style="list-style-type: none"> • Early Payday • 24/7 account access via Ideal CU Online, Mobile, Text or Phone Banking. 	<ul style="list-style-type: none"> • Free Travelers Checks, Cashiers Checks and Money Orders • Early Payday • 24/7 account access via Ideal CU Online, Mobile, Text or Phone Banking. 	<ul style="list-style-type: none"> • Cashback Rewards • Early Payday • 24/7 account access via Ideal CU Online, Mobile, Text or Phone Banking.

1. Annual Percentage Yields (APYs) are subject to change. For current rates, visit 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 if not used a minimum of one (1) time per month. No charge for Relationship Checking or 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 - \$6 per month if member has a checking account with less than \$1000, there is no activity for 1 year and member is over age 24.



Federally insured by the NCUA