

# Ideal Checking Account Fees & Services

As of 12/01/2016

	Free Checking	Relationship Checking	Cashback Checking
Minimum Opening Deposit	\$50	\$50	\$50
Monthly Service Fee <sup>9</sup>	\$0	No fee with \$750 minimum monthly direct deposit or \$10,000 in combined balances in Ideal savings, checking, loans, credit card and/or mortgage; otherwise \$12 per month	\$0
Interest	N/A	Interest Tiers <sup>1</sup> \$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. <sup>7</sup> To qualify you need a minimum \$200 direct deposit, one online bill payment, 5 debit card signature purchases and statements.
Assisted Transfer Fee Funds transferred within the same member number into your checking account by an Ideal Representative on your behalf	\$6	Free with combined balances of \$10,000 or higher; \$6 with combined balances under \$10,000	\$6
Branch/Contact Center Transactions	Free	Free	\$5 <sup>6</sup>
ATM Access <sup>2</sup>	<ul style="list-style-type: none"> <li>Free Ideal CU ATMs</li> <li>\$3.50 for non-Ideal CU ATM withdrawals and balance inquiries</li> </ul>	<ul style="list-style-type: none"> <li>Free Ideal CU ATMs</li> <li>Balances over \$10,000 - Unlimited non-Ideal CU ATM transactions</li> <li>Balances under \$10,000 - 10 Free non-Ideal CU ATM transactions per month, \$3.50 for each additional withdrawal or balance inquiry</li> </ul>	<ul style="list-style-type: none"> <li>Free Ideal CU ATMs</li> <li>10 Free non-Ideal CU ATM transactions per month, \$3.50 for each additional withdrawal or balance inquiry</li> </ul>
Monthly Statements	Free eStatements <sup>4</sup> & Paper statements	Free eStatements <sup>4</sup> & Paper statements	Free eStatements <sup>4</sup> & Paper statements
Bill Pay	Free	Free	Free
Mobile Banking	Free	Free	Free
Check Printing	Charges apply <sup>3</sup>	2 free boxes of standard checks per calendar year	Charges apply <sup>3</sup>
Ideal Debit Card	Free <sup>5</sup>	Free	Free <sup>5</sup>
Check Copy Images	\$2 (Free through Ideal Online Banking)	Free	\$2 (Free through Ideal 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>Money Orders</b>	\$3.50 VIP Plus members: No Fee	\$3.50 VIP Plus members: No Fee	\$3.50 VIP Plus members: No Fee
<b>Cashiers Checks</b>	\$5 VIP Plus members: No Fee	\$5 VIP Plus members: No Fee	\$5 VIP Plus members: No Fee
<b>Other Benefits</b>	<ul style="list-style-type: none"> <li>• Direct Deposit with Early Payday<sup>8</sup></li> <li>• 24/7 account access via Ideal Online, Mobile, Text &amp; Phone Banking</li> </ul>	<ul style="list-style-type: none"> <li>• Direct Deposit with Early Payday<sup>8</sup></li> <li>• 24/7 account access via Ideal Online, Mobile, Text &amp; Phone Banking</li> </ul>	<ul style="list-style-type: none"> <li>• Direct Deposit with Early Payday<sup>8</sup></li> <li>• 24/7 account access via Ideal Online, Mobile, Text &amp; Phone Banking</li> </ul>

1. Annual Percentage Yields (APYs) are subject to change.
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. May receive paper statement for first month.
5. Inactive Ideal Debit Card Fee is \$4.00 if card is not used at least once per month.
6. No fee for deposits.
7. Monthly Cashback bonus of .25% is based on the total amount of net signature-based Ideal Debit 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 government sends the funds and for that reason is not guaranteed.
9. Inactive Account Fee - \$6 per month if member has checking only with \$1,000 or less, there is no activity for 1 year, and member is over age 24.

Federally insured by NCUA