



IFEB Consumer Account Fees

Updated: May 17, 2018

This table describes IFEB's Products and Services along with any associated fees. Please note, the fees may vary based on the type of account. Any deviation from the pricing below will be highlighted in your specific Account Agreement. Our goal at IFEB is the eliminate any surprise or nuisance fees.

Contact Us at:
customerservice@ifeb
 1-833-623-6021

Interest Bearing Checking	Checking FDIC Insured
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Products and Services

Subscription Fee	\$X.99	\$X.99	Additional Information
Debit Card	included	included	Upon transaction, balances are automatically deducted from your account reflecting a "Pending" status.
ATM Usage - In Network	included	included	There are over 2,500 ATM in our network. Click here to find one of our ATM locations.
Real Overdraft Protection™	included	included	See below.
Online Bill Pay	included	included	Pay your bills online; one-time and repeating payments.
Mobile Deposits	included	included	Provide through the IFEB Mobile App. Deposit all your paper checks easy and quick.
Friend to Friend Payments	included	included	Pay a Friend Service - all that is needed is
Credit Card Annual Fee	included	included	You must opt-in and qualify for IFEB Credit Card.
Electronic Statements	included	included	You are automatically opted in to receive e-Statements.
Alerts	included	included	Alerts are customizable for each account.
Phone Banking	included	included	Transaction completed by our Phone Banking service: 1-833-623-6021.
Text Banking	included	included	Sign-up is required. Allows you to check balance and transfer money through our text messaging service.
Stop Payments	included	included	To stop payment of a paper check or pre-authorized ACH item.
Reconciliation Services	included	included	Support helping you reconcile your account.
Account Research	included	included	Request associated with a specific transaction or set of transactions.
Document Copies	included	included	Request for copies of achieved documents. These document will be sent via a secure email.
Credit Inquires	included	included	With your authorization, provide information related to credit activity.
Verification Letters'	included	included	At your request, a letter validating your account status.
Check Image	included	included	Online images of paper checks.
Consolidated Statements	included	included	Associated with e-Statements, you are automatically opted in for consolidated statements.
Checks	first order of 250 checks included	first order of 250 checks included	After first order, you will purchase checks directly from our check partner - Harland Clarke .
Interest Income	included	not included	Interest earned on monthly average balance. No minimum balance required.
FDIC Insurance Coverage	not included	included	FDIC insured up to \$250,000 per account.
Printed Statements	not included	not included	Provided at addition cost. See below.

Mexico Add-On	\$X.99	\$X.99	
Mexico Bill Pay (Utilities)	included	included	Pay Mexico utility bills directly from your IFEB account.
Cash Remittance (Discount)	3.00% on transfer amount	3.00% on transfer amount	Send money to individuals in Mexico.

Statements	\$X.99	\$X.99	
Printed Statements	\$2.89 monthly	\$2.89 monthly	Cost covers printing, handling, mailing, and the cost of offsetting carbon credits.

Non IFEB Fees (pass thru charges)	@ cost	@ cost	
ATM Usage - Out of Network	Cost pass thru	Cost pass thru	IFEB will pass the cost of this transaction directly to the account. Cost will vary based on ATM Owner/Operator.



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Other Services and Related Fees

Other Banking Services		
Cashier Checks	\$5.00 (two day mail)	Order online. Expedited mailing may have an additional cost.
Money Order	We do not offer this product	
Foreign Currency Exchange	exchange rate + 2.00%	An additional delivery charge may apply
LifeLock		
Prepaid Cards	\$15 Card. No reload charge.	
Wire Transfers - Domestic	\$25.00	Applies to out-going and in-coming wires

Non-Sufficient Funds & Overdraft		
IFEB's Real Overdraft Protection™	<p>IFEB recognizes that we all mess up from to time and time and overdraft our accounts. IFEB's Real Overdraft Protection is designed with this in mind. Here's how it works:</p> <ul style="list-style-type: none"> * There is no charge for your first four overdraft events in a calander year. * IFEB will automatically transfer funds from your selected secondary account. * IF you do not have a secondary account or the needed funds are not available, You will have till the end of the next business day to deposit money into the account. * * <p>If you exceed the four permitted overdrafts the normal overdraft rates will apply.</p>	
Overdraft		If account is in a negative position at the end of the business day, IFEB will transfer funds from your selected secondary account.
Returned Item		If there are no funds in the bank cover the overdraft, IFEB will return the check as unpaid.
Overdraft Transfer from Second Account		Money will be automatically transferred from your selected secondary account to covering any Overdraft.
Deposit Return Unpaid		If you deposit an item and it has to be returned to the originating bank as unpaid.

International Services		
Foreign Currency		IFEB does not currently provide this service. We recommend converting moneys at
Non US ATM		A "Non US ATM" is any ATM outside of the contenental United States, Hawaii, and Alaska.
Non US Debit Card Transaction		An IFEB Debit Card transaction that occurs outside of the contenental United States, Hawaii, and Alaska.
Non US Credit Card Transaction		An IFEB Credit Card transaction that occurs outside of the contenental United States, Hawaii, and Alaska.
Vacation Card		IFEB offers a specially design Prepaid Debit Card to be used while traveling outside of the United States. It provides lower transaction cost and significantly reduces the risk of identity theft.
Wire Transfers - International		An incoming or outgoing wire transfer to any foreign country.
Remittance to Mexico		A general term for the process of sending money from the US to Mexico.

Nuisance Fees		
ATM Statement	no charge	Reference to retrieving your account balance or statement from an ATM.
Excess Savings Account Activity	no charge	Government Regulation D limites certain types of withdrawals and transfers from a Savings Account to a combined total of six (6) per month. Upon the second occurance of this event within a calendar year, you account will automatically be converted to our Interest Bearing Checking Account.
Inactive Account Fee	no charge	Accounts with no activity over a twelve month period will be made "Inactive". The account owner must contact IFEB in order to reactivate the account.