

incrediblebankSM

The fees for the services listed below may be charged to your personal or business account.

<u>Fee Schedule</u>	<u>Price / unit or month</u>
Account Inactivity (no customer-initiated activity: 13 months checking/HSA; 25 months saving/MM)	\$5.00
ATM (for use of non-IB ATMs)	\$1.00
Cashier's Check	\$5.00
Chargeback (deposited items returned unpaid)	\$5.00
Debit Card Replacement	\$7.50
Early Closeout (within 90 days of opening)	\$10.00
Expedited Card	\$25.00
Express Mail	\$20.00
Foreign Currency Purchase or Sell / type	\$40.00
Foreign Check Processing	\$10.00
Gift Card	\$3.50
Garnishment or Levy	\$100.00
Image Statements (contains images of cleared checks)	\$ 25.00
IRA or HSA Excess Contribution	\$25.00
IRA or HSA Transfer	\$25.00
Locked Night Depository Bag	\$12.00
Non-customer Check Cashing	\$5.00
Paper Statement*	\$5.00
Redeposit (deposited items returned unpaid)	\$5.00
Return Mail	\$5.00
Stop Payment	\$30.00
Overdraft Sweep Transaction	\$20.00
Tax Correction	\$25.00
<u>Overdrafts created by check, in person withdrawal, ATM withdrawal, or other electronic means as applicable</u>	
Returned Items	\$34.00 per item
Paid Items	\$34.00 per item
Bounce Paid Items	\$34.00 per item
Any combination of the above	\$340.00 max per day
Business Account – Continuous Overdrawn Account**	\$5.00/business day
<u>Account Research, Copies of Statement/Check</u>	
Account Research (per hour, min. 1 hour charged)	\$25.00
Research Copies Statement/Checks	\$5.00
<u>Wire Transfer</u>	
Outgoing Domestic	\$30.00
Outgoing International	\$50.00
<u>Safe Deposit Box/Self Storage Box</u>	
Late Charge Payment	\$10.00
Lost Key	\$25.00
Drill	\$200.00

* If you are enrolled to receive your account statements electronically, but do not access your account through either the on line or mobile system for nine consecutive months, you will need to contact us to view your electronic account statements. Paper statements will be mailed after an online banking ID remains inactive for 24 consecutive months and the paper statement fee will apply. This fee also applies to duplicate statements requested.

**Applied on each business day the account remains overdrawn and no additional items were returned as NSF or paid as an overdraft during the day.

If you are a high-risk business as deemed by FinCEN, other fees may apply. Please contact us for those fees.

Effective August 3, 2019

