

SCHEDULE OF FEES - BUSINESS ACCOUNTS



EFFECTIVE JANUARY 5, 2026

Debit Cards and ATMs		<i>You may receive a fee at non IncredibleBank operated machines for certain transactions.</i>	Fee Amount
Deposits and Withdrawals at IncredibleBank ATMs		No charge	
ATM Fee: Withdrawals at non-IncredibleBank or non-Money Pass Network ATMs		\$2	
Merchant Point of Sale Transactions or Balance Inquiries		No charge	
International (Int), Cross Border (C/B) and Currency Conversion (C/C) Fees: International ATM Withdrawals or Debit Card Purchases		Refer to Debit Card Cardholder Agreement	
<i>Which fees are assessed will be dependent upon how the international transaction is processed by the merchant</i>			
Reorder Card Fee: Standard Debit Card Replacement		\$7.50	
Expedited Card Fee: Expedited Debit Card Issuance or Replacement		\$35	
Online and Mobile Banking		Fee Amount	
Check balances, transfer funds, view activity and images, view statements		No charge	
Electronic Statements		No charge	
Mobile Deposit		No charge	
Business Bill Pay Basic: pay bills, pay individuals, and transfer funds to/from external accounts		No charge	
International Check and Currency Processing		Fee Amount	
Foreign Currency Exchanges	<i>The exchange rate quoted may include a conversion premium</i>	\$50 per type exchanged	
Foreign Check Processing		\$10	
Foreign Check Collection		\$50	
Overdraft Related Charges and Sweeps		Fee Amount	
Paid Item Fee: overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means (includes Bounce Program paid items)	<i>Maximum of five overdraft fees per day or \$125</i>	\$25 per item	
Continuous Overdraft Fee: this fee will not be charged on days when Paid Item Fees are also charged		\$5 per business day the account is overdrawn	
Deposited or Overdraft Returned Items		No charge	
Business Sweep Transaction Fee			
One-Way		\$20 per sweep	
Two-Way Sweep between Deposit Accounts		\$25 per month	
Two-Way Sweep between Deposit Accounts and Line of Credit		Ask us for pricing	
<i>Pricing is dependent upon the maximum line of credit</i>			
Safe Deposit Boxes / Self Storage Boxes		Fee Amount	
Rental Fees		Varies by box size	
Late Fee: Late Payment Charge		\$25 per annual billing cycle	
Key Replacement		\$45	
Box Lock Drilling		\$200	
Wire Transfers		Fee Amount	
Wire Transfer Fee: Incoming Domestic		No charge	
Wire Transfer Fee: Outgoing Domestic		\$30 per wire transfer	
Wire Transfer Fee: Incoming International		\$15 per wire transfer	
Wire Transfer Fee: Outgoing International		\$50 per wire transfer	
Other Fees		Fee Amount	
Cashiers Check Purchase		\$5 per check	
Early Closeout: when any deposit account is closed within 90 days of opening		\$25	
Express Delivery Service		\$25 per use	
Oversight Delivery Service		\$50 per use	
Gift Card Purchase		\$3.50 per card	
Legal Action Fee: Garnishment or Levy processing		\$100 per order	
Non-customer Check Cashing	<i>This is at the Bank's discretion</i>	\$5 per request	
Paper Statement (Stmt) Fee*		\$10 per month	
Stop Payment		\$30 per item or range of items	
Coin Counting		No charge	
Check Printing		Varies by style ordered	
Duplicate Copies of Checks/Statements (Stmts) or Other Account Related Documents		\$5 per document	
Account Research: per hour, a minimum of 1 hour will be charged		\$25 per hour with a minimum of one hour	

* If you are enrolled to receive account statements electronically, but do not access your account through either the online 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.