



# Account Update Guide

Your Guide to Your New  
**IncredibleBank Accounts**

## Dear Customer,

**Thank you for being part of IncredibleBank.** We're always looking for ways to improve your banking experience, and today I'm excited to share some updates that reflect that commitment.

We're rolling out a **refreshed lineup of personal checking and savings accounts** designed to simplify your options and enhance the way we serve you. As part of this update, we'll be transitioning all customers from their current account type into one of our new account types.

### Here's what you can expect:

- **Streamlined service** at our branches and online, making it easier to get what you need – fast.
- **Refreshed account options** that better align with how our customers bank today.
- In many cases, **reduced fees** and clearer benefits.

**No action is required on your part.** Your account number and debit card will remain the same, and your banking will continue uninterrupted. If you'd prefer a different account than the one we've selected for you, we're happy to help make that change – just reach out.

At IncredibleBank, we believe in doing things differently. That means real people answering the phone, no bots about it, and a team that's genuinely invested in providing you with an **Incredible Customer Experience.**

Thanks again for choosing us. We're glad you're here.



Sincerely,

*Todd Nagel*

**Todd Nagel**  
President & CEO  
IncredibleBank



# What's in it for Me?

Here are just a few of the benefits of these new accounts:



## FREE TOOLS TO STAY ON TOP OF YOUR FINANCIAL HEALTH

Get helpful resources at no cost to monitor and improve your money management.



## SIMPLER, EASIER-TO-UNDERSTAND ACCOUNTS

Enjoy a streamlined experience with fewer complexities and more clarity.



## DEBIT CARD LIMITS DESIGNED FOR CONFIDENCE

Spend with peace of mind knowing your limits are set to support your lifestyle.



## STATEMENTS THAT ALIGN ON THE SAME DAY

Make tracking your accounts effortless with all statements cutting at once.



## ACCOUNT OPTIONS THAT FIT YOUR LIFE

Choose from a range of accounts tailored to meet your unique needs and goals.

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# New Checking Account Lineup



**InSight Checking**



**InFocus Checking**

	InSight Checking	InFocus Checking
Free eStatements	✓	✓
Access to Fee-Free ATM Network	✓	✓
Account Sweeps and Bounce Protection Eligible	✓	✓
Get Paid Early*	✓	✓
InBalance Financial Health**	Basic	Basic
Cashier's Checks	See Schedule of Fees	Free
Interest	None	✓
Monthly Maintenance Fee	\$0	\$7
How to Avoid Monthly Maintenance Fee	Not applicable – because there is no monthly maintenance fee!	Maintain minimum daily balance of \$2,500 or more

**InSight and InFocus Checking:**

**Get Paid Early:** Get your direct deposit up to two days early – included with this account is early access to eligible direct deposit funds. We generally make these funds available the day we receive the payment file, or two days prior to the scheduled payment date, whichever comes later. Whether a direct deposit is eligible for early access is at our discretion and we cannot guarantee that you will always receive your direct deposit funds prior to the scheduled payment date.

**InBalance Financial Health:** See page 8 for more information about this financial wellness tool.

**Fees:** Please refer to the Schedule of Fees for additional information about fees.

**Statement Cycle:** The statement cycle is monthly and may not coincide with the calendar month.

**InFocus Checking only:**

**Rate Information:** The interest rate for InFocus Checking is .05% with an annual percentage yield (APY) of .05%. The interest rate and APY may change. At our discretion, we may change the interest rate on your account at any time without prior notice. **Rates accurate as of January 19, 2026.**

**Minimum Balance Requirements:** A maintenance fee of \$7.00 will be imposed every month if the balance in the account falls below \$2,500.00 any day of the statement cycle.

**Compounding & Crediting:** Interest will be compounded and credited to your account at the end of each statement cycle. If you close your account before interest is credited, you will not receive the accrued interest.

**Daily Balance Computation Method:** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of Interest on Noncash Deposits:** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

# Transition Guide - What's Your New Checking Account?

If Your Current Account Is...	Your New Checking Account Will Be...	Major Differences Between Accounts...
IncredibleBank Checking	InSight Checking	Get paid early <sup>1</sup>
IncredibleBank Checking Xcel	InSight Checking	No major changes – you still get paid early!
RV Checking	InSight Checking	Get paid early <sup>1</sup> No Monthly Maintenance Fee See below for additional terms <sup>3</sup>
Free Incredible Checking	InSight Checking	Get paid early <sup>1</sup> Bounce Protection Eligible <sup>2</sup> See below for additional terms <sup>4</sup>
RV Checking Employee	InSight Checking	Get paid early <sup>1</sup> See below for additional terms <sup>3</sup> No interest with Insight Checking
IncredibleBank Checking Plus	InFocus Checking	Get paid early <sup>1</sup> Monthly Maintenance Fee <sup>5</sup> Interest rate and APY apply to all balances; no separate tiers <sup>6</sup> See below for additional terms <sup>4</sup>
RV Checking Plus	InFocus Checking	Get paid early <sup>1</sup> Monthly Maintenance Fee <sup>5</sup> Interest rate and APY apply to all balances; no separate tiers <sup>6</sup> See below for additional terms <sup>3</sup>
RV Checking Prime	InFocus Checking	Get paid early <sup>1</sup> Monthly Maintenance Fee <sup>5</sup> Interest rate and APY apply to all balances; no separate tiers <sup>6</sup> See below for additional terms <sup>3</sup>
RV Premier Checking	InFocus Checking	Get paid early <sup>1</sup> Bounce Protection Eligible <sup>2</sup> Monthly Maintenance Fee <sup>5</sup> Interest rate and APY apply to all balances; no separate tiers <sup>6-7</sup> See below for additional terms <sup>3-4</sup>
Incredible Checking	InFocus Checking	Get paid early <sup>1</sup> Bounce Protection Eligible <sup>2</sup> Monthly Maintenance Fee <sup>5</sup> Interest rate and APY apply to all balances; no separate tiers <sup>6-7</sup> See below for additional terms <sup>3-4</sup>

<sup>1</sup> We generally make these funds available the day we receive the payment file or two days prior to the scheduled payment date, whichever comes later.

Whether a direct deposit is eligible for early access is at our discretion and we cannot guarantee that you will always receive your direct deposit funds prior to the scheduled payment date.

<sup>2</sup> This account is eligible for Bounce Protection. Please contact us if you're interested in learning more.

<sup>3</sup> Statement cycles at the end of the calendar month. Your previous account may have had a different statement cycle.

<sup>4</sup> To help you understand the fees associated with this account, please **carefully review** the Schedule of Fees on page 6.

Please note that **certain fees have changed** for the following accounts:

Free Incredible Checking: ATM Fee and Paper Statement Fee

Incredible Checking: ATM Fee

IncredibleBank Checking Plus: ATM Fee, Paper Statement Fee, and Wire Fee

RV Premier Checking: Paper Statement Fee

<sup>5</sup> For InFocus Checking, a maintenance fee of \$7.00 will be imposed every month if the balance in the account falls below \$2,500.00 any day of the statement cycle. Your previous account may have had different requirements.

<sup>6</sup> Please see page 2 for interest rates and annual percentage yields for InFocus Checking.

<sup>7</sup> For InFocus Checking, interest begins to accrue on the business day you deposit noncash items (for example, checks). Your previous account had a different method of accrual of interest on noncash deposits.

# New Savings/Money Market Account Lineup



**InSight Savings**



**InFocus Money Market**

	InSight Savings	InFocus Money Market		
<b>Free eStatements</b>	✓	✓		
<b>Access to Fee-Free ATM Network</b>	Not applicable	✓		
<b>InBalance Financial Health*</b>	Basic	Basic		
<b>Interest</b>	✓	✓		
<b>Interest Tiers</b>	Earn 0.10% interest, 0.10% Annual Percentage Yield (APY) on all balances	<b>Daily Balance</b>	<b>Interest Rate</b>	<b>APY</b>
		<\$25,000	0.25%	0.25%
		\$25,000 - \$49,999.99	1.50%	1.51%
		\$50,000 - \$99,999.99	1.75%	1.77%
		\$100,000 - \$249,999.99	2.00%	2.02%
		\$250,000 - \$499,999.99	2.25%	2.28%
		\$500,000+	2.50%	2.53%
<b>Monthly Maintenance Fee</b>	\$0	\$10		
<b>How to Avoid Monthly Maintenance Fee</b>	Not applicable – because there is no monthly maintenance fee!	Maintain minimum daily balance of \$2,500 or more		

**InSight Savings & InFocus Money Market:**

\*InBalance Financial Health: See page 8 for more information about this financial wellness tool.

**Compounding & Crediting:** Interest will be compounded and credited to your account at the end of each statement cycle. If you close your account before interest is credited, you will not receive the accrued interest.

**Daily Balance Computation Method:** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of Interest on Noncash Deposits:** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Fees:** Please refer to the Schedule of Fees for additional information about fees.

**Statement Cycle:** The statement cycle is monthly and may not coincide with the calendar month.

**InSight Savings Only:**

**Rate Information:** The interest rate for InSight Savings is 0.10% with an annual percentage yield (APY) of 0.10%. The interest rate and APY may change. At our discretion, we may change the interest rate on your account at any time without prior notice. **Rates accurate as of January 19, 2026.**

**InFocus Money Market Only:**

**Rate Information:** The interest rate and annual percentage yield (APY) for your account is determined based upon the applicable tier rate as shown above. The interest rate and APY for these tiers may change. At our discretion, we may change the interest rates on your account at any time without prior notice. Interest is calculated on the entire balance in your account each day at the rate in effect for this balance tier. **Rates accurate as of January 19, 2026.**

**Minimum Balance Requirements:** A maintenance fee of \$10.00 will be imposed every month if the balance in the account falls below \$2,500.00 any day of the statement cycle.

## Transition Guide - What's Your New Savings or Money Market Account?

If Your Current Account Is...	Your New Account Will Be...	Major Differences Between Accounts...
IncredibleBank Savings	InSight Savings	Interest rate and APY apply to all balances; no separate tiers <sup>5</sup> See below for additional terms <sup>1</sup>
Incredible Savings	InSight Savings	Interest rate and APY apply to all balances; no separate tiers <sup>5</sup> See below for additional terms <sup>1,3</sup>
Grand Savings	InSight Savings	No Monthly Maintenance Fee with InSight Savings Interest rate and APY apply to all balances; no separate tiers <sup>5</sup> See below for additional terms <sup>1,2</sup>
RV Savings	InSight Savings	No Monthly Maintenance Fee with InSight Savings Interest rate and APY apply to all balances; no separate tiers <sup>5</sup> See below for additional terms <sup>1</sup>
RV Savings Employee	InSight Savings	Interest rate and APY apply to all balances; no separate tiers <sup>5</sup> See below for additional terms <sup>1,3</sup>
RV Savings Youth	InSight Savings	Interest rate and APY apply to all balances; no separate tiers <sup>5</sup> See below for additional terms <sup>1,2</sup>
IncredibleBank Money Market	InFocus Money Market	Monthly Maintenance Fee <sup>4</sup> Updated interest tiers with InFocus Money Market <sup>6</sup> See below for additional terms <sup>1,2</sup>
RV Money Market	InFocus Money Market	Monthly Maintenance Fee <sup>4</sup> Updated interest tiers with InFocus Money Market <sup>6</sup> See below for additional terms <sup>1</sup>
RV Money Market Plus	InFocus Money Market	Monthly Maintenance Fee <sup>4</sup> Updated interest tiers with InFocus Money Market <sup>6</sup> See below for additional terms <sup>1</sup>
Grand Money Market	InFocus Money Market	Monthly Maintenance Fee <sup>4</sup> Updated interest tiers with InFocus Money Market <sup>6</sup> See below for additional terms <sup>1,2</sup>
Incredible Money Market	InFocus Money Market	Monthly Maintenance Fee <sup>4</sup> Updated interest tiers with InFocus Money Market <sup>6</sup> See below for additional terms <sup>1,3</sup>

<sup>1</sup> Statement cycles at the end of the calendar month. Your previous account may have had a different statement cycle.

<sup>2</sup> To help you understand the fees associated with this account, please **carefully review** the Schedule of Fees on page 6.

Please note that the Paper Statement fee **has changed** for the following accounts: Grand Savings, RV Savings Youth, IncredibleBank Money Market, Grand Money Market

<sup>3</sup> Interest begins to accrue in your InSight Savings & InFocus Money Market on the business day you deposit noncash items. Your previous account had a different method of accrual of interest on noncash deposits (for example, checks).

<sup>4</sup> For InFocus Money Market, a maintenance fee of \$10.00 will be imposed every month if the balance in the account falls below \$2,500.00 any day of the statement cycle. Your previous account may have had different requirements.

<sup>5</sup> Please see page 4 for interest rates and annual percentage yields for InSight Savings.

<sup>6</sup> Please see page 4 for balance tiers, interest rates and annual percentage yields for InFocus Money Market.



### Not sure what account type you currently have?

You can find the name of your current account within the uppermost data box on the first page of a recent account statement. If you feel your new account isn't the right fit, contact us and we'd be happy to discuss your options!

# Schedule of Fees - Personal Accounts

EFFECTIVE January 5, 2026

<b>Debit Cards and ATMs</b> <i>You may receive a fee at non IncredibleBank operated machines for certain transactions.</i>		<b>Fee Amount</b>
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:	Refer to Debit Card Cardholder Agreement	
International ATM Withdrawals or Debit Card Purchases		
<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
<b>Online and Mobile Banking</b>		<b>Fee Amount</b>
Check balances, transfer funds, view activity and images, view statements, and more		No charge
Electronic Statements		No charge
Zelle® person to person payments <i>All Zelle® trademarks used herein are the exclusive property of Early Warning Services, LLC and are used with permission.</i>		No charge
External Bank to Bank Transfers - Standard: outgoing and incoming		No charge
External Bank to Bank Transfers - Rapid Transfers: outgoing and incoming	Refer to Digital Terms of Use/EULA	
Mobile Deposit		No charge
Bill Pay		No charge
<b>International Check and Currency Processing</b>		<b>Fee Amount</b>
Foreign Currency Exchange <i>The exchange rate quoted may include a conversion premium</i>		\$50 per type exchanged
Foreign Check Processing		\$10
Foreign Check Collection		\$50
<b>Overdraft Related Charges</b>		<b>Fee Amount</b>
Paid Item Fee: overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means; includes Bounce Program paid items Maximum of two overdraft fees per day or \$50		\$25 per item
Deposited or Overdraft Returned Items		No charge
Account Sweeps		No charge
<b>Safe Deposit Boxes / Self Storage Boxes</b>		<b>Fee Amount</b>
Rental Fees		Varies by box size
Late Fee: Late Payment Charge		\$25 per annual billing cycle
Key Replacement		\$45
Box Lock Drilling		\$200
<b>Wire Transfers</b>		<b>Fee Amount</b>
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
<b>Other Fees</b>		<b>Fee Amount</b>
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
Overnight 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*		\$3 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.

# Frequently Asked Questions

## What is the date this change will take effect?

Your new account will take effect on March 16, 2026.

## Will my account numbers change?

Nope! Your account numbers will remain the same.

## I have direct deposit and/or automatic transfers set up on my account. What do I need to do?

Nothing! All direct deposits and automatic transfers you already have set up will remain in place. No action is required on your part.

## Will fees and service charges change?

There will be a few changes to fees and service charges. Some are going up, and some are going down. Refer to the Schedule of Fees on page 6 to see the current fees.

## Will I continue to get my deposit statements as usual?

Your statements will cut at the end of the month – that way every statement covers one month of activity, making it easier to manage your finances.

## Will I need a new Visa Debit Card?

No! You will not need a new debit card. You can keep using the card you have today. However, there are a few changes to daily limits and international fees. See page 9 for more details!

## Will my mobile or online banking change?

No! Your mobile and online banking access will remain the same.

## Will I have to pay for my statements?

Paper statement fees have dropped from \$10 to \$3 as of January 5, 2026, and eStatements remain free (and are even more secure than paper statements!).



## Get in touch with us:

Have any questions that aren't covered here, or want to switch your account into a different account?

Phone: 888-842-0221

Email: [info@incrediblebank.com](mailto:info@incrediblebank.com)

Messages in mobile or online banking



**Visit your favorite branch!**

# InBalance Financial Health



With these new accounts, we also offer a credit monitoring tool – **InBalance Financial Health**<sup>1</sup>! With **InBalance Financial Health Basic**, you have free access to...

- **YOUR CREDIT SCORE:** Check out your VantageScore® 3.0
- **DARK WEB MONITORING:**<sup>2</sup>We scan the web for fraudulent use of your personal information including name, address, email and more
- **PERSONAL INFORMATION MONITORING:** We scan your name in real time to see how much of your private information has been exposed on Data Broker sites<sup>3</sup>
- **ONLINE SUBSCRIPTIONS VIEW:** Access a consolidated view of your subscriptions to see where your dollars are going



In addition to the free features within **InBalance Financial Health Basic**, you can upgrade to **InBalance Financial Health Premium** to unlock:

- **CREDIT MONITORING AND ALERTS FROM ALL 3 BUREAUS:**  
Get alerts whenever there is a credit event such as a new account being opened or a hard credit inquiry. Additional alerts, such as balance changes, public records, address changes, delinquencies, and credit score changes are also available.
- **SOCIAL SECURITY NUMBER MONITORING:**  
Detect and prevent identity theft occurring outside of the credit bureaus' vision
- **CREDIT BUILDING:** Build credit or establish credit history with credit building features
- **IDENTITY RESTORATION:** Access hands-on assistance restoring compromised identity
- **ONLINE SUBSCRIPTIONS CANCELLATION:** With just a single button, cancel unused or low value subscriptions
- **STUDENT LOAN ASSISTANCE:** View your total federal student loan balance, identify the plan with the most savings and enroll, and monitor details with timely recertification.
- **AND MORE!**

**All for \$8.99/month.<sup>4</sup> For peace of mind? That's not too bad.**

1. InBalance Financial Health will be available beginning on March 16, 2026.

2. Dark Web monitoring consists of searching for up to 1 Social Security number, 10 driver's licenses, up to 10 credit and debit cards, up to 10 bank accounts, 10 passports, up to 10 phone numbers, up to 10 email addresses, up to 10 physical addresses, and 10 medical IDs. We partner with Constella Intelligence who searches thousands of internet sites where it is suspected that consumer's personal information is being bought and sold. Constella Intelligence regularly reviews and adds new sites to search; however, there is no guarantee that Constella Intelligence will be able to locate and search every possible internet site as some sites are not published and frequently change. Dark Web monitoring may take several days to begin.

3. Please note that the list of Data Broker sites being scanned may change as we do not crawl all Data Broker sites.

4. Plus applicable taxes. \$8.99 (plus applicable tax) will be debited from your account when you enroll, and then monthly until you cancel. The price for the premium subscription is subject to change at any time and will be provided at enrollment.



## Important Updates to Your Debit Card Limits and Fees

We're making a few changes to help you manage your spending and stay informed:



- **HIGHER PURCHASE LIMIT:**  
You can now spend up to \$5,000 per day on point-of-sale purchases (previously \$3,000).
- **NEW QUASI-CASH LIMIT:<sup>1</sup>**  
Transactions like money orders or gaming chips are now limited to \$5,000 per day (previously \$0).
- **INTERNATIONAL CURRENCY CONVERSION:**  
The fee for converting currency during international transactions will increase from 1% to 3%.

For full details, scan the QR code to view the complete debit card disclosure online, or call 1-888-842-0221 to request a printed copy.



1. Quasi-Cash is not generally considered the purchase of goods and services such as food, gas, or other merchandise. It is the purchase of items that are convertible to cash. Some examples include gift cards, foreign currency, money orders, gaming chips, or travelers checks, to name a few.



Settle for nothing less  
than **incredible.**



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