

Deposit Account Fees for Consumer Accounts

Effective February 1, 2024

Checking, Money Market, and Savings

	ONE Account	Opportunity ONE	Health Savings account	Eagle Savings / Swift! Savings	Relationship Money Market account
Minimum balance or criteria to avoid service charge	eStatement enrollment	eStatement enrollment	n/a	\$500 minimum daily balance, or eStatement enrollment, or combined statement	\$2,500 minimum average daily balance
Service charge	\$3 / month	\$3 / month	n/a	\$12 / quarter	\$12 / month

Account research.....**\$3.00/pg**

Bill Pay:

Rush delivery.....\$9.95
 Overnight check delivery.....\$14.95

Debit card:

Foreign ATM transactions+.....\$3.50
 Debit card international fees:
 2% of international transaction amount if no currency conversion
 3% of international transaction amount if currency conversion

Checks:

Official check.....**\$7.00**
 Money Order.....\$4.00

Check cashing:

Independent Bank checks - Non-Customers (over \$50).....\$10.00

Deposit accounts:

Non-sufficient funds/overdraft[^]:
 \$5.00 per transaction courtesy threshold/fees capped at five per day
 Overdraft or Returned Item fee (per item)+.....\$34.00
 Daily overdraft fee^{^^}+.....\$6.00
 (after 5th consecutive business day overdrawn including Saturday)
 Stop payment+.....\$34.00
 Check images provided with paper statement+.....\$3.00
Account inactivity fee*.....**\$10.00**
 Escheat.....\$50.00
 Garnishment/Levies.....\$100.00
 Verification of deposit (if requested for a non-IB loan).....\$15.00
 Safe deposit boxes.....\$35.00 - \$150.00
 Late payment fee (per month).....\$15.00
 Replacement key fee.....\$25.00
 Drilled box fee^{^^^}.....\$262.50
 Lock replacement fee (If required)^{^^^}.....\$100.00

Wire transfers:

Incoming (customer).....\$15.00
 Returned incoming wire^{**}.....\$15.00
 Outgoing (customer).....\$25.00
 Outgoing international plus cable fees (customer).....\$60.00
 Early international service message request^{***}.....\$50.00

Eagle Savings / Swift! Savings:

This account is free if primary account owner is under the age of 19. Accounts with primary account owner under the age of 19, a balance of \$2.00 or less and no customer-initiated activity for 12 months (inactive) will be assessed a service charge equal to the balance and will be closed without prior notice.

Opportunity ONE:

Return item fee (per item), Overdraft fee (per paid item), Daily overdraft fee is not applicable to the Opportunity ONE account.

Advanced Overdraft Refund Subscription:

A monthly fee of \$10.00 will be charged to the enrolled checking account. The subscription is not offered with the Opportunity One and Health Savings account.

Accounts closed with 60 calendar days of opening are subject to a \$10 fee. Fee is not applicable to the Opportunity ONE account.

[^] Fees apply to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means, as applicable.

^{^^} If your account balance remains overdrawn for longer than 5 business days, we will charge your account a daily overdraft fee of \$6 for each of the consecutive business days the account remains overdrawn, beginning with day 6. Saturday will now count as a business day for the purposes of this fee assessment.

^{^^^} Or actual costs, whichever is greater.

* Account inactivity fee is assessed each month if there is no customer-initiated activity on checking accounts for 6 months, savings and money markets for 12 months, and the account balance is less than \$500. Fee is waived with eStatements, on Eagle savings accounts (if primary account holder is under 19) and on Health savings accounts. Fee is not applicable to the Opportunity ONE account.

** Fee deducted from amount of wire being returned to originating bank.

*** Service message requested before normal settlement time of 3 business days.

+ Fee is not applicable to the Health Savings Account