



Deposit Account Fees for Consumer Checking/Savings Accounts

January 30, 2020

Checking & Savings

	One account	Opportunity checking	Health savings account	Eagle savings / Swift! savings	Relationship money market account
Minimum balance or criteria to avoid service charge	eStatement enrollment	n/a	n/a	\$300 minimum daily balance, or eStatement enrollment, or combined statement	\$2,500 minimum average daily balance
Service charge	\$2 / month	\$10 / month	n/a	\$12 / quarter	\$12 / month

Account reconciliation (per ½ hour)	\$25.00
Account research minimum (1-3 pages)	\$5.00
Each additional page over three (per ½ hour)	\$1.50
Debit card:	
Foreign ATM transactions	\$2.00
Debit card replacement	\$5.00
Debit card international fees:	
2% of international transaction amount if no currency conversion	
3% of international transaction amount if currency conversion	
Checks:	
Counter checks (per check)	\$0.50
Official check	\$6.00
Money Order	\$4.00
Check cashing:	
Independent Bank checks - Non-Customers (over \$500)	\$2.00
Collection servicing fee	\$25.00
Deposit accounts:	
Non-sufficient funds/overdraft[^]:	
\$5.00 courtesy threshold/fees capped at five per day	
Return item fee (per item)	\$34.00
Overdraft fee (per paid item)	\$34.00
Daily overdraft fee	\$6.00
(after 5 th consecutive business day overdrawn)	
Overdraft transfer or manual telephone transfer (per item)	\$7.00
Deposit return item	\$15.00
Automatic re-deposit of return deposited items	\$5.00
Stop payment	\$34.00
Check images provided with paper statement	\$2.00
Check images by request (5 checks/pg)	\$1.50/pg-1 st page free
Excessive transactions fee*	\$15.00
Account inactivity fee**	\$5.00
Charge off account collection fee	\$30.00
Escheat	\$50.00
Garnishment/Levies	\$100.00
Medallion/Notary Fee	\$5.00
Loan coupon book re-order	\$5.00
Verification of deposit (if requested for a non-IB loan)	\$5.00
Returned mail (per statement cycle)	\$7.00
Safe deposit boxes	\$25.00 - \$140.00
Late payment fee (per month)	\$10.00
Replacement key fee	\$10.00
Drilled box fee	Min \$250.00
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.

Free digital services available:

- Bill Pay (available with checking accounts)
- Card Controls
- Debit card***** (available with checking / money market accounts)
- External Transfer
- Online Banking/Mobile Banking
- SnapCheck
- Zelle®

Club Checking bundle:

Available to customers with an Independent Bank personal checking account. A monthly fee of \$2.00 will be charged to the registered user's checking account.

Accounts closed with 60 calendar days of opening are subject to a \$10 fee.

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

* Excessive transaction fee charged if limited transactions for specific accounts exceed guidelines described in account disclosures. Savings – Preauthorized, automatic or telephone transfers to another account and/or to third parties are limited to 6 per monthly cycle with no transfers by check, draft, debit card or similar order. Money Market – The number of checks, telephone transfers, online transfers and preauthorized electronic transfers to third parties (including Point of Sale) is limited to 6 each monthly statement cycle.

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

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

***** PIN-only transactions allowed for Opportunity checking accounts.