

Schedule of Fees

Account Balance	No charge
Account Research	No charge
ATM/Debit Card Annual Fee	No charge
ATM/Debit Card Reissue	2 free/\$15 each additional
ATM/Debit Card Foreign ATM	No charge
ATM/Debit Card Special PIN Mailing	No charge
Night Depository Bags (3 free)	\$5.00
Night Depository Bags-Locked (each)	\$20.00
Check Cashing (non-IFB w/ IFB checks)	No charge
Checks	Various
Coin Machine	
IFB customer	No charge
IFB non-customer	10% Fee
Collection Item	
Foreign (each)	\$25.00
Incoming (each)	\$15.00
Counter Checks (4 per page)	\$1.00
Credit Card Cash Advance	
IFB customer	\$15.00
IFB non-customer	\$25.00
Deposit for Night Deposit Key	\$10.00
Dormant Accounts - DDA (per month) (After 365 days of no activity)	\$5.00
Dormant Accounts- Savings (per month) (After 730 days of no activity)	\$5.00
Early Account Closure (within 90 days)	\$20.00*
Excessive Debit (MMDA & Svgs) (each)	\$10.00
FI-FI Transfers (outgoing) (each)	\$3.00
FI-FI Transfers (incoming) (each)	No charge
Foreign Currency Exchange (\$25 maximum charge)	5% of US Dollar
Levies &/or Garnishment	\$10.00
Money Orders (each)	\$5.00
Non Sufficient Funds (per returned items)	\$34.00**
Notary	
IFB customer	No charge
IFB non-customer	\$2.00
Official Checks (per check)	\$8.00
Overdraft Paid Charge (per item) (4th day)	
Personal	\$3.00
Business	\$6.00
Overdraft Paid Charge (per item)	\$34.00**
Paper Statements - Reprint per statement	\$3.00
Return Deposit Item	\$5.00
Stop Payment (each)	\$25.00
Telephone Transfer	No Charge
Wire-International (and "pass through")	\$45.00
Wire- Incoming	No Charge
Wire-Outgoing	\$25.00

*- Applies to DDA, Svgs, MMDA, CDs are subject to early forfeiture penalties

** - An overdraft can be created by check, in person withdrawal, ATM withdrawal, or other electronic mean in excess of your account balance then on deposit in the checking account.