SCHEDULE OF MISCELLANEOUS FEES AND SERVICE CHARGES

The following fees may be assessed against your account, if applicable. (All fees are per item unless otherwise indicated.)

Internet, 24-Hour Banking and Convenience Services Fees

Bill Pay (Unlimited Transactions/Consumer Accounts) ..... FREE

Debit MasterCard
Replacement Card Fee.....$15.00
Delivery Charge (Express delivery).....$50.00

Foreign ATM Fees
ATM WD Fee $2.50
(A Foreign ATM is an ATM not owned/operated by InBank)

Additional Services and Fees

Check Collection Items
Collection Processing Fee $30.00
Coupon Collection (per coupon).....$30.00
Foreign Currency (per order) $25.00

Electronic Statement Fee (per month if not enrolled) $3.00
Returned Mail Fee (per month) $7.50
IRA Transfer $75.00
Coin Counting Per Roll.....$0.50
Counter Checks (per check) $1.00
Charge Back Fee (return deposited items).....$10.00
Dormant Account Fee (per month) $20.00
(A checking/transaction or savings account will become dormant after 1 year of no customer-initiated activity on the account. Customer initiated activity that would prevent the account from going into a dormant status is a deposit to or a withdrawal from your account.)

Account Closure (within 90 days of opening) $50.00

Levies/Garnishment (per occurrence).....$100.00

Cashier's Check.....$6.00
Money Order $5.00

Overdraft (OD) Paid Item/NSF Return Item Charge.....$35.00
(Consumer Accounts only– The fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means. We will charge a combined total of no more than six (6) NSF Return Item and OD Paid Item charges per day. Any item which results in any Checking Account being overdrawn by $10.00 or less will not incur this fee.)

Continuous Overdraft Fee (assessed every 7 days)
1st Continuous Overdraft Charge $25.00
Recurring Overdraft Charge.....$25.00

Account Research and Special Assistance
Account Research ($10.00 min) .....$40.00/hr.
Account Research (per copy) $3.00
Additional Statement Printout (per statement) $2.50

Safe Deposit Box (Available at select locations)
Annual Rental Fee.....Annual fees varies according to box size
Late Payment Fee.....$15.00
Drilling Fee $100.00
Replacement of Lost Key $20.00

Stop Payment (request or renewal).....$35.00
Telephone Transfer $3.00
(not charged when using automated system)

Wire Transfer [1]
Domestic
Incoming $10.00
Outgoing $20.00
International
Incoming $15.00
Outgoing.....$50.00

POSTING ORDER OF ITEMS

To assist you in handling your account with us, we are providing you with the following information on how we post transactional items to your account. On each bank processing day, deposits and credit items post before debit items. Debit items post upon receipt in the following order:

1. ATM/Debit Card transactions in authorization time and date order.
2. Wire Transfers, low to high dollar amount.
3. Phone Transfers, Online Banking Transfers, On-Us Items Cashed, in check number order, if not in low to high dollar amount.
4. On-Us Items Deposited, in check number order
5. Preauthorized Transfers, ACH Transactions, Checks and Similar Items, in check number order, if not in low to high dollar amount.
6. Debits related to fees assessed to your account.

Note: At times, certain debit items may not post in the above order due to missing or erroneous data or circumstances beyond our control.
The Fee Schedule is subject to change. We encourage you to keep careful records and practice good account management. Effective 07/01/2022.

[1]Fees may differ for business accounts. Please contact your Treasury Management Sales Officer for more details.