

SCHEDULE OF FEES



EFFECTIVE MARCH 1, 2025

The following fees apply to consumer and business savings, checking, money market, certificates of deposits, HSAs, or IRAs, active or inactive, unless otherwise noted in your Truth in Savings Disclosure.

Debit Cards and ATMs/ITMs	<i>You may receive a fee at non IncredibleBank operated machines for certain transactions.</i>	Fee Amount
Deposits and Withdrawals at IncredibleBank ATMs / ITMs		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: International ATM Withdrawals or Debit Card Purchases		Refer to Debit Card Cardholder Agreement
	<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
Digital / Online Services	<i>Standard services available in IncredibleBank's mobile app or online banking</i>	Fee Amount
Electronic Statements		No charge
Mobile Banking: check balances, transfer funds, view activity and images, view statements, and more		No charge
Zelle: person to person payments in mobile app		No charge
External Bank to Bank Transfers: outgoing and incoming		No charge
Mobile Deposit Capture		No charge
Consumer Bill Pay		No charge
International Transactions		Fee Amount
Foreign Currency Exchanges	<i>The exchange rate quoted may include a conversion premium</i>	\$50 per type exchanged
Foreign Check Processing		\$10
Foreign Check Collection		\$50
Overdraft Related Charges		Fee Amount
Paid Item Fee: overdrafts created by check, in-person withdrawal, ATM/ITM withdrawal, or other electronic means; includes Bounce Program paid items		\$25 per item
Consumer Accounts: Maximum of two overdraft fees per day or \$50		
Business Accounts: Maximum of five overdraft fees per day or \$125		
Business Account Continuous Overdraft Fee: this fee will not be charged on days when Paid Item Fees are also charged		\$5 per business day the account is overdrawn
Business Sweep Transaction Fee		\$20 per sweep
Deposited Items Returned		No charge
Safe Deposit Boxes / Self Storage Boxes		Fee Amount
Rental Fees		Varies by box size
Late Fee: Late Payment Charge		\$25 per annual billing cycle
Key Replacement		\$45
Box Lock Drilling		\$200
Wire Transfers		Fee Amount
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
Other Fees		Fee Amount
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*		\$10 per month
Stop Payment		\$30 per item or range of items
Telephone Transfers made using the phone banking service		No charge
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.