

# SCHEDULE OF FEES



## EFFECTIVE JANUARY 6, 2024

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.

<b>Debit Cards and ATMs/ITMs</b>		<i>You may receive a fee at non IncredibleBank operated machines for certain transactions.</i>
Deposits and Withdrawals at IncredibleBank ATMs / ITMs		No charge
Withdrawals at non-IncredibleBank or non Money Pass Network ATMs		\$2
Merchant Point of Sale Transactions or Balance Inquiries		No charge
International ATM withdrawals		3% of transaction amount
International Debit Card Transactions		1% of transaction amount
Standard Debit Card Replacement		\$7.50
Expedited Debit Card Replacement		\$35
<b>Digital / Online Services</b>		
Electronic Statements		No charge
Mobile Banking: checking balances, transfer funds, view activity and images, statement viewing, 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
<b>International Transactions</b>		
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
<b>Overdraft Related Charges</b>		
Paid Item: overdrafts created by check, ATM/ITM withdrawal, in person withdrawals, 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 Overdrawn: this fee will not be charged on days when Paid Item Fees are also charged		\$5 per business day the account is overdrawn
Business Overdraft Sweep Transaction		\$20 per sweep
Deposited Items Returned		No charge
<b>Safe Deposit Boxes / Self Storage Boxes</b>		
Rental Fees		Varies by box size
Payment Late Charge		\$25 per month until payment is made
Key Replacement		\$45
Box Lock Drilling		\$200
<b>Wire Transfers</b>		<b>Fee Amount</b>
Incoming Domestic Wire Transfer		No charge
Outgoing Domestic Wire Transfer		\$30 per wire transfer
Incoming International Wire Transfer		\$15 per wire transfer
Outgoing International Wire Transfer		\$50 per wire transfer
<b>Other Fees</b>		
Cashiers Check Purchase		\$5 per check
Early Closeout: when any deposit account is closed within 90 days of opening		\$50
Express Mail		\$25 per use
Overnight Mail		\$50 per use
Gift Card Purchase		\$3.50 per card
Legal Actions 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*		\$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
Return Mail		\$5 unless the Bank has been notified of an address change
Duplicate Copies of Checks, Statements, 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.