

Debit Card & Automated Teller Machine (ATM) Fees

Fees and limits applicable to Checking and Savings Products that have ATM/Debit Card capabilities.

Card or Pin Replacement Fee \$20

NOTICE REGARDING ATM FEES BY OTHERS: If you use an ATM that is not operated by us or in the ATM Access Directory, you may be charged a fee by the operator of the machine and/or by an automated transfer network.

International Transaction Assessment Fee: 1% on all international transactions, regardless of whether or not a currency conversion, is involved.

Miscellaneous Deposit Fees

Account Research and/or Account Reconciliation	\$30 per hour (\$15 minimum)
Collection Item - Incoming or Outgoing	\$35 each
Copy of Statement	\$5 each
Copy of Item	\$2 each
Courier Service	No Charge
Currency Requests (over \$10,000)	\$0.75 per \$1,000
Coin (per roll)	\$.20 per roll
Currency (per strap)	\$.75 per strap
Loose coin counted	\$.50 per \$100
Deposited Item Returned (Check or ACH)	\$10 each
Duplicate or Special Stmt.	\$5 per month
Early Account Closing (<90 days)	\$25
Hold & Special Handling	\$20 per month
Legal Fee Processing	\$50 per occurrence
Overdraft Item Paid or Returned	\$30 each (\$150 Max. Per Day)
Overdraft Protection	\$5 per transfer from other deposit account
Stop Payment (Check, Draft or ACH)	\$30 each

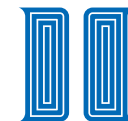
Electronic Banking Fees

Business Online Banking	No Charge
Bill Pay	No Charge
ACH	
ACH Manager	\$25 per month/ addtl. tokens \$15 ea.
<i>*Includes two security tokens</i>	
ACH File Via Secure Email	\$10 per file
ACH File Item Returned/Rejected	\$10 per item
ACH Notice of Change	\$1 per item
Remote Deposit Capture (RDC)	
RDC Module	\$40 per month
Each Addtl. Machine	\$30 per month
Positive Pay	
Electronic	\$25 per month
Paper	\$25 per month
Wire Transfers	
Wire Manager	\$25 per month
Outgoing - Domestic	\$15 per wire
Outgoing - International	\$25 per wire
Wire Transfers (Completed by Bank)	
Incoming - Domestic	\$15 per wire
Incoming - International	\$20 per wire
Outgoing - Domestic	\$25 per wire
Outgoing - International	\$45 per wire

Other Miscellaneous Fees

Cashiers Checks	\$5 each
Check Cashing (non-customers)	\$5 for checks up to \$1,500 plus \$1 per thousand over
Foreign Currency (Buying or Selling)	\$20 each

Business Account Pricing & Fee Schedule



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ICB **Essential** Business Checking

- No maintenance fee
- Pay only for the services you want - ACH, RDC, Fraud Prevention, Wires, etc.

Daily Minimum Balance	Items Processed Free of Charge	Additional Item Cost
Balance < \$1,000	Zero	\$.20 per item
Balance \$1,000 or more	200 items free of charge	\$.20 per item

* Items include all types of debits and credits (paper and paperless) and items deposited

ICB **Accelerated** Business Checking

- Monthly maintenance fee of \$15 if daily minimum balance falls below \$10,000
- Competitive interest rate earned on collected balances greater than \$10,000
- Unlimited transactions
- Pay only for the services you want - ACH, RDC, Fraud Prevention, Wires, etc.

ICB **Advanced** Business Checking

- An analyzed account that is designed for higher activity accounts
- Earnings credit based on collected balance
- Customized based on your business needs - ACH, RDC, Fraud Prevention, Wires, etc.

Business Savings

(Min. balance to open is \$250)

- Requires a daily minimum balance of \$250
- Maintenance fee of \$5 per month **if balance requirement is not met.**
- This is an interest bearing account.

ICB Business Savings Interest Rate Tiers

\$0.00 to \$9,999.99
 \$10,000 to \$24,999.99
 \$25,000 to \$49,999.99
 \$50,000 to \$149,999.99
 \$150,000 to \$499,999.99
 \$500,000 to \$999,999.99
 \$1,000,000 and over

ICB Business Money Market

(Min. balance to open is \$2,500)

- Requires a daily minimum balance of \$2,500
- Maintenance fee of \$15 per month **if balance requirement is not met.**
- This is an interest bearing account

ICB Money Market Interest Rate Tiers

\$0.00 to \$9,999.99
 \$10,000.00 to \$99,999.99
 \$100,000.00 and above

Interest Calculation

Interest rates may change at any time. Interest will be compounded and credited to your account monthly. Interest begins to accrue no later than the first business day after we receive credit for non cash items (checks) and we use the daily balance method to calculate the interest, applying a periodic rate to the collected balance in the account each day using a 365 day basis. Service charges could reduce earnings.

Transfer Limits for Savings and Money Market

During any calendar month or statement cycle of at least four weeks, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of check, draft, debit card (if applicable), preauthorized or automatic transfer or telephone order or similar order or instruction to a third party. If you exceed the transfer limitations set forth above in any statement period, your account may be subject to closure by the financial institution.

Safe Deposit Boxes

Box Size	Annual Rent*
3 x 5 x 21	\$25
3 x 10 x 21	\$50
5 x 10 x 21	\$75
10 x 10 x 21	\$150

*Automatic Billing Discount:\$5; Delinquent Rent (30 Days Late): \$5 per month; Lost Key Fee (one key): \$5; Box Drilling if Both Keys Lost: \$50 plus costs