

## 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 min)
Check Printing	Varies with style/quantity
Collection Item - Incoming or Outgoing	\$35 each
Copy of Statement	\$2 each
Copy of Item	\$2 each (2 free/cycle)
Courier Service Fee	Varies w/freq. - distance
Currency Requests (over \$10,000)	\$0.50 per \$1,000
Coin (per roll)	\$.15 per roll
Currency (per strap)	\$.50 per strap
Loose coin counted	\$.50 per \$100
Deposit Correction Fee	\$3 each
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

## Miscellaneous Deposit Fees (cont.)

Stop Payment (Check, Draft or ACH)	\$30 each
Temporary Checks	\$1 each

## Electronic Banking Fees

Internet Banking - Limited or Cash Management Basic	No Charge
Internet Banking w/Bill Pay	\$10 month for 20 bills then \$1 each
Cash Management Secure (Has token security required to use with modules listed below; includes up to 2 security tokens. Add'l tokens \$15/each.)	\$10 month
ACH Module Pricing	\$15 month
RDC Module Pricing	\$30 month
Each add'l machine/entity	\$15 month
Wire Module Pricing (Outgoing Domestic)	\$25 month \$10 each outgoing wire
ACH File via Secure Email	\$10 each
ACH File Item Returned/Rejected	\$10 each
ACH Notice of Change	\$1 each
Phone transfers less than \$100	\$2/each
Wire - Incoming Domestic	\$10 each
Wire - Incoming Foreign	\$20 each
Wire - Outgoing Domestic	\$25 each
Wire - Outgoing Foreign	\$45 each

## Other Miscellaneous Fees

Cashiers Checks	\$5 each
Check Cashing (non-customers)	\$5 for checks up to \$1,500 plus \$1 per thousand over
Foreign Transactions (Buying or Selling)	\$20 each
Money Orders	\$2 each
Photocopies	\$0.25 per page
Signature Guarantee	\$5 each (\$20 Max.)

# Business Account Pricing & Fee Schedule



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## Basic Business Checking

(Min. balance to open is \$1,000)

- Requires a minimum balance of \$1,000 at all times
- Maintenance fee of \$12 per month **if balance requirement is not met.**
- The amount of items\* that can clear your account free of charge will depend on the monthly average\*\* balance the account carries. Each item over the tier amount will cost \$0.20 each.

Average Monthly Ledger Balance	Items Processed Free of Charge*	Additional Item Cost
Less than \$1,000	50	\$.20 Each
\$1,000 to \$4,999	75	\$.20 Each
\$5,000 to \$9,999	100	\$.20 Each
\$10,000 to \$24,999	200	\$.20 Each
\$25,000 or more	300	\$.20 Each

\*Items include: All types of debits and credits (paper and paperless) and items deposited.

## Business Checking

(Min. balance to open is \$1,000)

- Receive an earnings credit for the average collected balance that you keep in the account to offset any activity charges.
- Maintenance fee of \$12 per month and nominal fees for credits and debits to your account as follows:
  - o Deposits: .50
  - o ACH Deposits: .10
  - o All Withdrawals: .20
  - o Items deposited: .10

\*\*Average Balance Calculation: The average balance is calculated by adding the principal ledger balance for each day of the month and dividing that figure by the number of days in the month.

## Business Savings

(Min. balance to open is \$250)

- Requires either a daily minimum balance of \$250 or average\*\* monthly balance of \$600 in savings, or \$45,000 in other Certificate of Deposit accounts.
- Maintenance fee of \$5 per month **if balance requirements are not met.** Regardless of account balance, there will be an activity fee of \$0.50 for each withdrawal in excess of 6 per month.
- This is an interest bearing account.

## Business Money Market

(Min. balance to open is \$5,000)

- Requires a daily minimum balance of \$2,000 or a monthly average\*\* balance of \$8,000.
- Maintenance fee of \$12 per month and \$0.25 per check or withdrawal that statement period **if balance requirements are not met.**
- Monthly activity charges:
  - ~More than 5 deposits \$0.50 each
  - ~More than 10 items deposited \$0.10 each
  - ~More than 6 withdrawals \$0.50 each
- This is an interest bearing account

## 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

## Interest rate tiers and calculation for Interest Bearing Accounts

\$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

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), pre-authorized 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.