



CareFree Checking



Basic Terms and Conditions

Account Opening and Usage	Minimum Deposit Needed to Open Account	\$100.00	
	Service Charge	\$0	
	ATM Fees	\$0	for using our banks' ATM
	Cirrus ATM Fees	\$2.00	per transaction for using another bank's ATM outside of the STAR Network plus any fee the ATM owner charges
	Overdraft Fee – created by check, bank fee, in-person or ATM withdrawal, or other electronic means applicable when the item is paid	\$29.00	for the first Overdraft Fee or Returned Item Fee in a calendar year and
		\$36.00	for each Overdraft Fee or Returned Item Fee thereafter
	Returned Item Fee – created by check, in-person or ATM withdrawal, or other electronic means applicable when the item is returned	\$29.00	for the first Overdraft Fee or Returned Item Fee in a calendar year and
		\$36.00	for each Overdraft Fee or Returned Item Fee thereafter
	Maximum Amount of Overdraft Fees/Returned Item Fees Charged per Day	\$180.00	No Overdraft Fee or Returned Item Fee is assessed if the overdrawn balance is \$10.00 or less
	Daily Overdraft Fee – when a negative balance is created by check, bank fee, in person or ATM withdrawal, or other electronic means applicable	\$5.00	every business day the account is overdrawn; starting 3 business days after the account is first overdrawn
	Returned Deposit Item Fee	\$10.00	per deposited item returned (charge back)
	Stop Payment Fee	\$32.00	per item to stop payment for up to 6 months
Account Closing Fee	\$25.00	if account is closed within 90 days of opening	
Other Service Fees	Please consult the Personal Fee Schedule for a list of additional fees.		

Overdraft Options for Consumers with Debit Cards

Option A: (Default)	No Overdraft Service	If you choose not to opt in to any kind of overdraft service, transactions that would cause an overdraft will be declined at no cost to you.	
Option B:	Automatic Transfer Fee	\$5.00	per overdraft covered by transfer from linked savings, checking or line of credit
Option C: Overdraft Program – Refer to CAP Disclosure for Full Details	Overdraft Fee – created by check, bank fee, in-person or ATM withdrawal, or other electronic means applicable when the item is paid	\$29.00	for the first Overdraft Fee or Returned Item Fee in a calendar year and
		\$36.00	for each Overdraft Fee or Returned Item Fee thereafter
	Returned Item Fee – created by check, in-person or ATM withdrawal, or other electronic means applicable when the item is returned	\$29.00	for the first Overdraft Fee or Returned Item Fee in a calendar year and
		\$36.00	for each Overdraft Fee or Returned Item Fee thereafter
Maximum Amount of Overdraft Fees/Returned Item Fees Charged per Day		\$180.00	No Overdraft Fee or Returned Item Fee is assessed if the overdrawn balance is \$10.00 or less



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		Daily Overdraft Fee - when a negative balance is created by check, bank fee, in person or ATM withdrawal, or other electronic means applicable	\$5.00	every business day the account is overdrawn; starting 3 business days after the account is first overdrawn
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Processing Policies	Posting Order – The order in which withdrawals and deposits are posted	All deposits are posted first, then we process electronic items or debit items prior to paying any checks in the order they are coded on our system. We then post checks in sequential order by check number, from the lowest to highest.
	Deposit Hold Policy – When funds deposited to your account are available	<ul style="list-style-type: none"> • Cash deposit with teller: same banking day • Check deposit with teller: next business day • Cash or Non-Cash deposits at Inland Bank ATM: next business day* • Wire transfer and electronic transfer: same banking day • It is possible that something could cause a longer hold on a deposit. Please refer to the complete Terms and Conditions.
		<p>A "business day" is a non-holiday weekday. The end of a business day is the closing time of the lobby or the drive-up.</p> <p>A "banking day" is part of any business day on which the bank is open to the public for carrying on substantially all of its banking functions.</p> <p>* For a bank ATM the end of the business day is 1pm.</p>

Dispute Resolution	Dispute Resolution Agreement	In summary, please contact the bank by calling or writing as soon as possible regarding errors or questions about Electronic Transfers. Please refer to the full Terms and Conditions section titled Electronic Fund Transfers - Your Rights and Responsibilities.
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