

# Interest Checking



## Basic Terms and Conditions

### Account Opening and Usage

|   |  |   |
|---|--|---|
| Minimum Deposit Needed to Open Account  | <b>\$100.00</b>  |   |
| Service Charge  | <b>\$10.00</b>   |   |
| Minimum Balance to Avoid Monthly Service Charge   | <b>\$500.00</b>  | In order to avoid the monthly service charge the average daily balance in this account cannot fall below the minimum on any one day of the statement cycle <b>or</b>  |
|   | <b>\$5,000.00</b>  | The combined balances in your related deposit accounts cannot fall below this minimum average daily balance on any day of the statement cycle.<br><br>– The average daily balance is calculated by adding the principal in the account for every day of the period and dividing that total by the number of days in the period. |
| Variable Rate Account   | The interest rate and annual percentage yield (APY) depend on the tier. The interest rate and the APY may change and are determined at our discretion. We may change the interest rate and APY on a daily basis. |   |
| Minimum Balance to Obtain the APY – You must keep this balance in the account each day  | Annual Percentage Yield (APY)  |   |
| \$0.01  | <a href="#">Click To View Current Rates</a>  |   |
| \$1,000   |  |   |
| Compounding and Crediting of Interest   | Monthly and monthly  |   |
| Balance Computation Method  | Daily balance method is used by applying a daily periodic rate to the principal balance in the account each day.   |   |
| Interest Begins to Accrue   | On the business day we receive the credit for the deposit of any non-cash items, such as checks.   |   |
| Effect of Closing the Account   | If you close your account before interest is credited, you will not receive the accrued interest.  |   |
| Withdrawal on Interest Bearing Account  | We may require notice in writing not less than 7 days in advance.  |   |
| ATM Fees  | <b>\$0</b>   | for using our banks' ATM  |
| ATM Fees  | <b>\$2.00</b>  | for using another bank's ATM outside of the STAR Network plus any fee the ATM owner charges   |
| Overdraft Fee – created by check, in-person or ATM withdrawal, or other electronic means applicable when the item is paid         | <b>\$29.00</b>   | for the first Overdraft Fee or Returned Item Fee in a calendar year <b>and</b>  |
|   | <b>\$36.00</b>   | 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 | <b>\$29.00</b>   | for the first Overdraft Fee or Returned Item Fee in a calendar year <b>and</b>  |
|   | <b>\$36.00</b>   | for each Overdraft Fee or Returned Item Fee thereafter  |
| Maximum Amount of Overdraft Fees/Returned Item Fees Charged per Day   | <b>\$180.00</b>  | No Overdraft Fee or Returned Item Fee is assessed if the overdrawn balance is \$10.00 or less   |
| Daily Overdraft Fee   | <b>\$5.00</b>  | every day the account is overdrawn, starting 3 business days after the account is first overdrawn   |
| Returned Deposit Item Fee   | <b>\$10.00</b>   | per deposited item returned (charge back)   |
| Stop Payment Fee  | <b>\$32.00</b>   | per item to stop payment for up to 6 months   |
| Image Statement   | <b>\$2.00</b>  | per month   |
| Account Closing Fee   | <b>\$25.00</b>   | if account is closed within 90 days of opening  |
| Other Service Fees  | Please consult the Personal Fee Schedule for a list of additional fees.  |   |



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|---|--|---|--|---|--|
| <b>Overdraft Options for Consumers with Debit Cards</b>             | 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  | <b>\$5.00</b>  | 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, in-person or ATM withdrawal, or other electronic means applicable when the item is paid         | <b>\$29.00</b>   | for the first Overdraft Fee or Returned Item Fee in a calendar year <b>and</b>    |  |
|   |  |   | <b>\$36.00</b>   | 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 | <b>\$29.00</b>   | for the first Overdraft Fee or Returned Item Fee in a calendar year <b>and</b>    |  |
|   |  |   | <b>\$36.00</b>   | for each Overdraft Fee or Returned Item Fee thereafter                            |  |
| Maximum Amount of Overdraft Fees/Returned Item Fees Charged per Day |  | <b>\$180.00</b>   | No Overdraft Fee or Returned Item Fee is assessed if the overdrawn balance is \$10.00 or less  |   |  |
| Daily Overdraft Fee   |  | <b>\$5.00</b>   | every day the account is overdrawn, starting 3 business days after the account is first overdrawn  |   |  |
| <b>Processing Policies</b>  | 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"> <li>• Cash deposit with teller: same banking day</li> <li>• Check deposit with teller: next business day</li> <li>• Cash or Non-Cash deposit at Inland Bank ATM: next business day*</li> <li>• Wire transfer and electronic transfer: same banking day</li> <li>• It is possible that something could cause a longer hold on a deposit. Please refer to the complete Terms and Conditions.</li> </ul> |   |  |
|   |  |   | <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>   |   |  |
| <b>Dispute Resolution</b>   | 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.   |   |  |