Interest Checking

INLAND BANK

Basic Terms and Conditions			
Account Opening and Usage	Minimum Deposit Needed to Open Account	**$100.00**	
	Service Charge	**$10.00**	
	Minimum Balance to Avoid Monthly Service Charge	**$500.00**	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 **or**
		$5,000.00	The combined balances in your related deposit accounts cannot fall below this minimum average daily balance on any day of the statement cycle. – 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)	Interest Rate as of June 2, 2014
	$0.01	0.05%	0.05% on the entire balance in your account
	$1,000	0.05%	0.05% on the entire balance in your account
	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	**$0**	for using our banks' ATM
	ATM Fees	**$2.00**	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	**$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	**$5.00**	every 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
	Image Statement	**$2.00**	per month
	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.	

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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, 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	**$5.00**	every day the account is overdrawn, starting 3 business days after the account is first overdrawn

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	• Cash deposit with teller: same banking day • Cash deposit at Inland Bank ATM: same business day* • Check deposit with teller: next business day • Check deposit 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.
		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. 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. * For a bank ATM the end of the business day is 1pm.

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.