

# Personal Fee Schedule



## Electronic Banking Fees - specifically for Inland Bank charges

Balance Inquiries at ATMs	Free
Deposits & Transfers at ATMs	Free
Withdrawals at Inland Bank ATMs	Free
Withdrawals at Star <sup>®</sup> <sub>at</sub> ATMs	Free
Point of Sale (POS) Transactions	Free
Online Banking (Inquiry or Transfer)	Free
Online Banking Bill Pay	Free
Cirrus <sup>®</sup> ATM Withdrawals	<b>\$2.00</b>
Card Replacement Fee	<b>\$10.00</b> each
Rush Request for Card Replacement	<b>\$57.50</b>

## Account Processing

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 1 <sup>st</sup> Overdraft Fee or Returned Item Fee in a calendar year and <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 1 <sup>st</sup> Overdraft Fee or Returned Item Fee in a calendar year and <b>\$36.00</b> for each Overdraft Fee or Returned Item Fee thereafter*
Daily Overdraft Fee	<b>\$5.00</b> Beginning on the 3 <sup>rd</sup> business day
Stop Payment Fee	<b>\$32.00</b> per item
Returned Deposit Item Fee – Deposited Item Returned (charge back)	<b>\$10.00</b> per item
Check Rejects	<b>\$2.00</b>
Account closed within 90 days	<b>\$25.00</b>
(*) No Overdraft Fee or Returned Item Fee is assessed if the overdrawn balance is <b>\$10.00</b> or less. Maximum amount of Overdraft Fees/Returned Item Fees charged per day is <b>\$180.00</b> .	

## Other Services

Legal Processing	<b>\$150.00</b>
Subpoena Copy Request	<b>\$30.00</b> per hour   <b>\$10.00</b> minimum   <b>\$2.00</b> per item
Account Restraining Order	<b>\$150.00</b>
Dormant Fee	<b>\$5.00</b> per month

## Special Services

Account Research	<b>\$30.00</b> per hour   <b>\$10.00</b> minimum   <b>\$2.00</b> per item
Copy of Statement	<b>\$5.00</b>
Copy of Canceled Check or Deposit	<b>\$2.00</b> per item
Duplicate Statement Request	<b>\$5.00</b>
Non-Deliverable Statement	<b>\$5.00</b> per statement
Notary or Signature Guarantee – Customer Only	Free
Temporary Checks	<b>\$5.00</b> per page



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<b>Teller Services</b>	
Check Cashing – Non Customer	<b>\$10.00</b> per check
Coin Counting – Customer Only	Free
<b>Collection Items</b>	
Domestic	Incoming <b>\$10.00</b>
	Outgoing <b>\$25.00</b>
International	Exchange Rate/ <b>\$25.00</b>
Foreign Checks Deposited	Exchange Rate/ <b>\$10.00</b>
Official Check - Customer Only	1 <sup>st</sup> Free per day/ <b>\$3.00</b> thereafter
<b>Money Orders</b>	
Customer	<b>\$2.00</b> each
Non Customer ( <b>\$500</b> Maximum)	<b>\$5.00</b> each
Rolled Coin - Customer Only	<b>\$0.10</b> per roll
Gift Card	<b>\$3.00</b>
<b>Transfer Fees</b>	
Automatic Transfer Fee – Overdraft protection transfer from savings, checking or line of credit	<b>\$5.00</b>
Banker Assisted Transfer	<b>\$5.00</b>
Telephone Banking Transfer	Free
Online Banking Transfer	Free
<b>Wire Transfer</b>	
Incoming	<b>\$10.00</b>
Outgoing - Domestic	<b>\$25.00</b>
Outgoing - International	<b>\$50.00</b>
<b>Pop Money</b>	
Standard 3 days	<b>Free</b>
Expedited Next Day	<b>\$3.00</b>

## **HSA and HSA Advantage Accounts**

- ATM withdrawals are not allowed. As a result, ATM withdrawal references in the above fee schedule should be disregarded as they do not apply.

Effective 10/24/11



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