

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 [®] SF ATMs	Free
Point of Sale (POS) Transactions	Free
Online Banking (Inquiry or Transfer)	Free
Online Banking Bill Pay	Free
Cirrus [®] ATM Fees	\$2.00 per transaction for using another bank's ATM outside of the STAR or Plus Network. The ATM owner may also charge you a Foreign ATM Fee.
Card Replacement Fee	\$10.00 each
Rush Request for Card Replacement	\$57.50

Account Processing

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

Other Services

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

Special Services

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



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

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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