

BUSINESS SCHEDULE OF FEES AND SERVICE CHARGES

Money Orders	Customer	\$ 3.00 per check
	Non-Customers	\$ 5.00 per check
Cashier's Checks	Customer	\$ 5.00 per check
	Non-Customer	\$ 10.00 per check
Checks cashed, not drawn on Itasca Bank <i>(No charge to customers with equal amount in checking or savings account)</i>		\$ 9.50 per check
Non-Customer Loose/Rolled Coin		10% or \$2.00 minimum
Signature Guarantee (IBT Customers Only)		No charge
Notary Services	Customer	No charge
	Non-Customer	\$ 1.00 per document
	Notarial Record	\$ 25.00 per completion
Legal Process Responses / e.g. Garnishments, Levies		\$150.00 minimum
Research Item Copies	<i>(Research Charges May Apply)</i>	\$ 2.00 per page
Research Statement Copies	<i>(Research Charges May Apply)</i>	\$ 5.00 each
Account Reconciliation & Research		\$ 35.00 per hour
Photo Copies		\$.25 per sheet
Fax Service		\$ 3.00 per sheet
Temporary Checks		\$ 1.00 per check
Overdraft/Non-Sufficient Funds (NSF) Charge		\$ 35.00 per item
Sustained Overdraft (OD) Charge <i>(A fee will be assessed at the end of the 5th business day your account remains overdrawn and each day thereafter)</i>		\$ 6.00 per day
Return Deposited Item Fee		\$ 4.50 per item
Itasca Bank Mobile Deposit		No charge
ATM/Debit Card		Free
Debit Card Inactivity Annual Fee (after 12 months)		\$ 25.00 per year
ATM/Debit Card Replacement		\$ 15.00 per card
Expedited Debit Card		\$ 50.00 per card
Empty ATM Envelope Deposit Fee		\$ 10.00 per envelope
Account Re-Open Fee Within 180 Days		\$ 25.00 per account
Account Closed Within 180 Days		\$ 50.00 per account
Duplicate Mailing Statement (text only)		\$ 3.00 per month
Business Paper Imaged Statement		\$ 10.00 per month
Undeliverable Statements / Notices		\$ 10.00 per month
Dormant Fee - Checking & Savings Accounts (After 18 months)		\$ 6.00 per month

2 Signature Required Business Account Fees		
High Volume Business Checking		\$.25 additional per check written
Low Volume/Mid Volume Business Checking		\$ 15.00 per month
Business Savings/Money Market		\$ 15.00 per month
Wire Transfers	Outgoing Domestic	\$ 30.00 per wire
	Outgoing International	\$ 50.00 per wire
	Incoming	\$ 12.00 per wire
Stop Payments	Paper Check	\$ 30.00 per item
	Online Bill Payment	\$ 30.00 per item
	Preauthorized Debit	\$ 30.00 per item
	PopMoney Payment	\$ 30.00 per item

Vault Box Fee Schedule

3" X 5" X 22"	\$ 45.00
5" X 5" X 22"	\$ 55.00
3" X 10" X 22"	\$ 65.00
5" X 10" X 22"	\$ 75.00
10" X 10" X 22"	\$110.00
10" X 15" X 22" <i>Itasca Branch Only</i>	\$150.00
15" X 10" X 22" <i>Roselle Branch Only</i>	\$150.00
Lost Key Charge	\$ 50.00
Vault Drilling	\$160.00
Late Payment Fee	\$ 10.00*

*waived with new auto-debit

Dimensions are listed as height x width x depth

The contents of the vault box are not insured by the FDIC