

**ITASCA BANK & TRUST CO.
LIST OF PRODUCTS AND SERVICES**

Consumer Deposit Products

- Certificates of Deposit
- Limited Edition Savings
- Companion Savings
- Christmas Club Account
- Individual Retirement Accounts (IRA)
- Itasca Savings Account
- ILUTMA Savings Account
- Youth Savings Account
- Itasca Checking Account
- Interest Checking Account
- Money Market Account
- Premium Business Money Market Account
- Health Savings Account (HSA)
- Student Checking Account
- Visa® Debit Card

Consumer Loan Products

- Home Equity Line of Credit (HELOC)
- Installment Loans
- Overdraft Line of Credit (ODLOC)
- Consumer Mortgage Loans
- Consumer Construction Loans

Commercial Deposit Products

- Low, Mid and High-Volume Commercial Checking Accounts
- Savings Account
- Money Market Account
- Preferred Business Money Market Account
- Certificates of Deposit
- Simplified Employee Pension (SEP)
- Sweep Account
- Visa® Business Debit Card

Commercial Loan Products

- CD Secured Loans
- Homeowner Association Loans (common element repair loans)
- Construction Loans
- Equipment Loans
- Letters of Credit
- Lines of Credit
- Real Estate Loans
- Working Capital Loans
- Small Business Line of Credit
- Small Business Overdraft Line of Credit

Teller Products

- Cashier's Checks
- Gift Cards
- Money Orders

Digital Banking Products for Personal Accounts

Online Banking

- Bill Pay
- Zelle
- E-statements
- Mobile Banking
- Wallet Pay
- CardValet
- CardSwap
- Personal Finance Manager
- CreditSavvy
- ClickSWITCH
- Mobile Deposit

Digital Banking Products for Small Business Accounts

Online Banking

- Bill Pay
- Zelle
- E-statements
- Mobile Banking
- Wallet Pay
- Mobile Deposit
- AutoBooks

Other

- CardValet

Digital Banking Products for Commercial Business Accounts**Online Banking**

- E-statements
- Mobile Banking
- Wallet Pay
- CardValet
- Mobile Deposit
- Collections
- Electronic Federal Tax Payment System
- Positive Pay
- Remote Deposit Capture (Click Deposit)
- Reverse Positive Pay
- Wire Transfers

Other Bank Services/ Programs

- Visa® Debit Card
- Certificate of Deposit Account Registry Service (CDARS)
- IntraFi Cash Service (ICS)
- *Consumer/ Business Credit Cards and Secured Credit Card (through TCM Bank)
- Lockbox Service
- Merchant Credit Card Services
- Medallion Stamp Services
- Notary Services

- Signature Guarantee
- Vault Boxes
- Women's Initiative Program

Trust Products

- Corporate Agency Trust Services
- Executor-Administrator Services
- Insurance Trusts
- IRA Rollover Trusts
- Land Trusts
- Living Trusts
- Testamentary Trusts

Alternative Delivery Systems

- ATMs
- Bank by Phone
- Bank by Mail
- Direct Deposits
- 24 Hour Depository

Investment Services (LPL Financial Located at Itasca Bank & Trust Co.)

- Retirement Planning
- Investment Management
- Life and Long-Term Care Insurance
- Lifetime Income Strategies
- IRAs
- Small Business Retirement Plans
- Education Funding Strategies

CONSUMER 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 (No charge to customers with equal amount in checking or savings account)		\$ 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		\$ 33.00 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		\$ 30.00 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
Personal Paper Imaged Statement		\$ 4.00 per month
Undeliverable Statements / Notices		\$ 10.00 per month
Dormant Fee - Checking & Savings Accounts (After 18 months)		\$ 6.00 per month

2 Signature Required Personal Account Fees

Personal Checking Account	\$.25 per check written
Personal Savings Account	\$ 5.00 per month
Personal Money Market	\$ 5.00 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

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		\$ 30.00 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

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Lost Key Charge	\$ 50.00
Vault Drilling	\$160.00
Late Payment Fee	\$ 10.00*

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IBT Consumer Loan Fees

Installment Loans:

- \$150 Loan Fee

Mortgage Loans (Standard Fees):

- \$400 Application Fee
- \$500 Underwriting Fee
- \$400-\$750 Appraisal Fee
- \$4 credit report
- \$12 Flood Determination Fee
- \$68 Tax Monitoring Fee
- \$150-\$400 Recording Fees
- \$150 Closing Fee
- Title Insurance, including owner's policy, lenders policy, closing fee & closing protection letters (amount depends on loan amount).
- Odd Days Interest (amount depends on loan amount and closing date)
- \$100 Predatory Lending Certificate if located in counties of Cook, Kane, Will & Peoria

Home Equity Lines of Credit:

- \$75 Annual Fee
- 1% of the initial credit limit prepayment penalty (if closed within first 36 months)

Overdraft Protection Lines of Credit:

- \$33 Annual Fee

Bridge Loan

- 1/2 Point Application Fee

Second Mortgage

- \$500 Loan Fee

Construction Loan

- 1/2 Point Application Fee
- \$500 Construction Escrow Fee (4 draws)
- \$350-\$800 Appraisal Fee
- \$12 Flood Determination Fee
- \$100-\$200 per inspection
- \$150-\$400 Recording Fees
- \$150 Closing Fee
- Title Insurance, including owner's policy, lenders policy, closing fee & closing protection letters (amount depends on loan amount).

*Last updated 03/30/20
Last reviewed 3/20/2026*

Itasca Bank & Trust Co. office hours are:

	Itasca		Roselle	
	Lobby	Drive-up	Lobby	Drive-up
Monday-Thursday	9:00 a.m.-4:00 p.m.	8:00 a.m.-6:00 p.m.	9:00 a.m.-5:00 p.m.	8:00 a.m.-6:00 p.m.
Friday	9:00 a.m.-5:00 p.m.	8:00 a.m.-6:00 p.m.	9:00 a.m.-5:00 p.m.	8:00 a.m.-6:00 p.m.
Saturday	9:00 a.m.-1:00 p.m.	8:00 a.m.-1:00 p.m.	9:00 a.m.-1:00 p.m.	8:00 a.m.-1:00 p.m.