

INDUSTRIAL BANK FEE SCHEDULE

Effective: October 1, 2019

PERSONAL CHECKING ACCOUNTS

PERSONAL CHECKING

No monthly maintenance fee with minimum daily balance of \$500.00

Monthly maintenance fee if minimum daily balance is not met	\$8.00
Minimum amount to open	\$100.00

GO GREEN CHECKING

No monthly maintenance fee with direct deposit

Monthly maintenance fee without direct deposit	\$5.00
Minimum amount to open	\$100.00

STUDENT CHECKING

No monthly maintenance fee with minimum daily balance of \$100.00

Monthly maintenance fee if minimum daily balance is not met	\$3.00
Minimum amount to open	\$50.00

INTEREST CHECKING (No longer available)

No monthly maintenance fee with minimum daily balance of \$2,000.00

Monthly maintenance fee if minimum daily balance is not met	\$10.00
Minimum amount to open	\$100.00

BANK ON DC CHECKING

No maintenance fee with minimum of 1 direct deposit per month

Monthly maintenance fee if direct deposit requirement is not met	\$3.00
Minimum amount to open	\$25.00

GOLDEN AGE CHECKING

No maintenance fee with minimum daily balance of \$300.00 or monthly direct deposit

Monthly maintenance fee if minimum daily balance or direct deposit requirement is not met	\$3.00
Minimum amount to open	\$100.00

PERSONAL SAVINGS ACCOUNTS

STATEMENT SAVINGS

No monthly maintenance fee with minimum daily balance of \$200.00

Monthly maintenance fee if minimum daily balance is not met	\$3.00
Each withdrawal over 6 per quarterly statement cycle (per item)	\$3.00
Minimum amount to open	\$100.00

ELITE SAVINGS (No Longer Available)**No monthly maintenance fee with minimum daily balance of \$200.00**

Monthly maintenance fee if minimum daily balance is not met	\$10.00
Each withdrawal over 6 per quarterly statement cycle (per item)	\$3.00
Minimum amount to open	\$1,500.00

MONEY MARKET**No monthly maintenance fee with minimum daily balance of \$2,500.00**

Monthly maintenance fee if minimum daily balance is not met	\$8.00
Each withdrawal over 6 per quarterly statement cycle (per item)	\$10.00
Minimum amount to open	\$2,500.00

KASASA SAVER

Monthly maintenance fee if minimum daily balance is not met	N/A
Each withdrawal over 6 per quarterly statement cycle (per item)	\$5.00
Minimum amount to open	\$50.00

GOAL SAVINGS**No monthly maintenance fee with minimum of 1 deposit per month**

Monthly maintenance fee if minimum deposit requirement is not met	\$3.00
Each withdrawal over 6 per quarterly statement cycle (per item)	\$5.00
Minimum amount to open	\$100.00

BANK ON DC SAVINGS**No monthly maintenance fee with minimum of 1 deposit per month**

Monthly maintenance fee if minimum deposit requirement is not met	\$3.00
Each withdrawal over 6 per quarterly statement cycle (per item)	\$5.00
Minimum amount to open	\$25.00

MINOR SAVINGS

Minimum amount to open	\$25.00
Each withdrawal over 6 per quarterly statement cycle (per item)	\$1.00

Federal regulation limits the number of preauthorized withdrawals and/or transfers that may be made from a savings/money market account to six each month or statement cycle

CONSUMER BANKING PACKAGES**PREMIER ADVANTAGE**

No monthly maintenance fee with minimum daily collected balance of \$5,000.00 in a single account or in a combination of deposit accounts, or \$15,000.00 in outstanding loan or line of credit balance.

Monthly maintenance fee if minimum balance requirement is not met	\$15.00
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Benefits of Premier Advantage:

A free checking account with unlimited check writing privilege

Free standard printed checks

No fee for cashier's checks or money orders

PLATINUM CHOICE

No monthly maintenance fee with minimum daily collected balance of \$10,000.00 in a single account or in a combination of deposit accounts, or \$25,000.00 in outstanding loan or line of credit balance.

Monthly maintenance fee if minimum balance requirement is not met \$20.00

Benefits of Platinum Choice:

Bonus rate on CD and IRA

A free checking account with unlimited check writing privilege

Free savings account

Free Gentry style printed checks or \$10 discount on other styles

No rental fee on standard size safe deposit box (subject to availability)

No fee for cashier's checks or money orders

BUSINESS CHECKING ACCOUNTS**ENTERPRISE CHECKING****No monthly maintenance fee with minimum daily balance of \$2,000.00**

Monthly maintenance fee if minimum daily balance is not met \$12.00

Minimum amount to open \$200.00

COMMERCIAL CHECKING

Monthly maintenance fee \$15.00

Per check/withdrawal \$0.15

Per check deposited \$0.10

Minimum amount to open \$1,000.00

Provides a monthly earnings credit that may off-set maintenance fee

BUSINESS INTEREST CHECKING**No monthly maintenance fee with minimum daily balance of \$2,500.00**

Monthly maintenance fee if minimum daily balance is not met \$15.00

Allows up to 20 checks/withdrawals per month at no charge

Per check/withdrawal over 20 per month \$0.15

Per check deposited \$0.10

Minimum amount to open \$2,500.00

NON-PROFIT/ORGANIZATIONAL CHECKING**No monthly maintenance fee with minimum daily balance of \$1,000.00**

Monthly maintenance fee if minimum daily balance is not met \$8.00

Allows up to 25 checks/withdrawals per month at no charge

Per check/withdrawal over 25 per month \$0.15

Minimum amount to open \$100.00

SMALL BUSINESS CHECKING

Monthly maintenance fee	\$12.00
Minimum amount to open	\$100.00

BUSINESS SAVINGS ACCOUNTS

BUSINESS SAVINGS

No monthly maintenance fee with minimum daily balance of \$500.00

Monthly maintenance fee if minimum daily balance is not met	\$5.00
Each withdrawal over 6 per quarterly statement cycle (per item)	\$3.00
Minimum amount to open	\$500.00

BUSINESS MONEY MARKET

No monthly maintenance fee with minimum daily balance of \$5,000.00

Monthly maintenance fee if minimum daily balance is not met	\$15.00
Each withdrawal over 6 per quarterly statement cycle (per item)	\$10.00
Minimum amount to open	\$5,000.00

Federal regulation limits the number of preauthorized withdrawals and/or transfers that may be made from a savings/money market account to six each month or statement cycle

BUSINESS BANKING PACKAGES

BUSINESS SOLUTION BANKING

No monthly maintenance fee with minimum daily collected balance of \$25,000.00 in a single account or \$40,000.00 in a combination of deposit accounts, or \$40,000.00 in outstanding loan or line of credit balance.

Monthly maintenance fee if minimum balance requirement is not met	\$15.00
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Benefits of Business Solution Banking:

- Waived monthly maintenance fee on a business checking account
- Free Deluxe intro check kit
- No fee for cashier's checks
- Discounted merchant services set-up fee
- Free 30-minute merchant services consultation
- Company's eligible employees receive a free savings account

BUSINESS PREMIER BANKING

No monthly maintenance fee with minimum daily collected balance of \$50,000.00 in a single account or \$75,000.00 in a combination of deposit accounts, or \$75,000.00 in outstanding loan or line of credit balance.

Monthly maintenance fee if minimum balance requirement is not met	\$20.00
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Benefits of Business Premier Banking:

- Waived monthly maintenance fee on a business checking account
- Bonus rate for CD deposit of \$10,000.00 and above
- Free incoming wire transfers
- Free Premier ACH set-up
- Free first 200 printed checks
- Free cashier's checks
- Discounted merchant services set-up fee
- Free 30-minute merchant services consultation
- Company's eligible employees receive a free savings account

OTHER SERVICES

Account closed within 60 days of opening	\$25.00
Account closed by mail	\$5.00
Account reconciliation (per month)	\$25.00
Withdrawal/transfer/inquiry at non-Industrial ATM	\$3.25
ATM/Visa check card replacement	\$10.00
ATM/Visa check card rush delivery	\$48.00
Cashier's check (each)	\$7.00
Check cashing fee for non-account holder (business checks over \$25)	\$5.00
Coins purchased (per roll)	\$0.15
Copy of 1099/1098	\$1.50
Copy of deposited check image	\$3.00
Copy of check/statement (per page)	\$3.00
Dormant annual account charge	\$15.00
Endorsement guarantee	\$3.00
Expedited bill pay	\$14.95
Escheated account fee	\$50.00
Extended overdraft fee (per occurrence)	\$25.00
charged after 7 consecutive business days of overdrawn balance	
Faxed documents (first two pages)	\$2.50
Faxed documents (per page after page 2)	\$0.25
Foreign check collection	\$15.00
Funds transfer fee (phone/fax request) per transfer	\$5.00
Garnishment/levy/attachment	\$100.00
Hold statements	\$50.00
Industricheck/Line of credit advance	\$5.00
Kasasa Executive Package (monthly)	\$3.99
Kasasa Protect ID theft for Kasasa account holder (monthly per individual)	\$7.99
Kasasa Protect ID theft for non-Kasasa account holder (monthly per individual)	\$14.99
Money Order (each)	\$5.00
Overdraft protection transfer fee (maximum 1 per day)	\$10.00
Paper statement	\$2.00
Returned check for non-sufficient funds or uncollected funds	\$33.00
Returned deposited item	\$8.00

Returned loan payment	\$30.00
Returned mail for incorrect address	\$5.00
Safe deposit box drilling fee	\$100.00
Safe deposit box inventory (per hour)	\$25.00
Safe deposit box late payment	\$5.00
Safe deposit box replacement key	\$25.00
Stop Payment	\$30.00
Stop Payment (online)	\$15.00
Tax ID number (invalid or missing)	\$75.00
Telephone balance inquiry (employee assisted)	\$2.00
Verification of account	\$10.00
Verification of account via fax	\$15.00
Verification of deposit	\$10.00
Verification of signature	\$10.00
Visa Check Card (annual - if less than 12 transactions)	\$12.00
Visa international service assessment	up to 1% of transaction
Wire transfer domestic - incoming	\$10.00
Wire transfer domestic -outgoing	\$25.00
Wire transfer international -incoming	\$10.00
Wire transfer international outgoing	\$50.00
Wire transfer domestic (online - outgoing)	\$12.50

Cash Management/ACH Services

ACH file	\$20.00
ACH Manager (1-time set up fee)	\$250.00
ACH (per file)	\$20.00
ACH transactions	\$0.10
Account reconciliation (per month)	\$25.00
Lock Box (per transaction fee)	\$0.06
Positive Pay (per account/per month)	\$100.00
RDC jogger	\$220.00
RDC basic scanner	\$875.00
RDC deluxe scanner	\$930.00
Remote Deposit Capture (set-up fee)	\$250.00
Remote Deposit Capture (monthly) 1st month is free	\$50.00
Remote Deposit Capture 2nd location (monthly)	\$50.00
Remote Deposit cancellation fee within the first year	\$150.00
Replacement of Token or additional Token per person	\$25.00