

## INDUSTRIAL BANK FEE SCHEDULE

Approved February 22, 2022

### 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 longer available)

**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

#### COMMUNITY CHECKING (Formerly 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

#### LEGACY CHECKING (Formerly Golden Age Checking)

(Formerly Mature 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

#### NJ CONSUMER CHECKING (Offered in NJ ONLY)

Monthly maintenance fee	\$3.00
Each check withdrawal in excess of 8 per month	\$0.50
Minimum to open	\$25.00
<b>Must be New Jersey resident to qualify</b>	

### PERSONAL SAVINGS ACCOUNTS

**TRADITIONAL SAVINGS****No monthly maintenance fee with minimum daily balance of \$250.00**

Monthly maintenance fee if minimum daily balance is not met	\$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
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
Minimum amount to open	\$2,500.00

**KASASA SAVER**

Monthly maintenance fee if minimum daily balance is not met	N/A
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	\$5.00
Minimum amount to open	\$100.00

**COMMUNITY SAVINGS (Formerly 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
Minimum amount to open	\$25.00

**MINOR SAVINGS**

Minimum amount to open	\$25.00
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**TRADITIONAL INDIVIDUAL RETIREMENT ACCOUNT (IRA)**

Minimum amount to open	\$500.00
Transfer fee (per item)	\$25.00

**ROTH INDIVIDUAL RETIREMENT ACCOUNT (IRA)**

Minimum amount to open	\$500.00
Transfer fee (per item)	\$25.00

**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
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**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 (Formerly Super Now Business)**

**No monthly maintenance fee with minimum daily balance of \$2000**

Monthly maintenance fee if minimum daily balance is not met	\$10.00
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Minimum amount to open	\$1,000.00
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**COMMERCIAL CHECKING**

Monthly maintenance fee	\$15.00
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Per check/withdrawal	\$0.17
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Per item deposited	\$0.15
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Per deposit ticket	\$0.50
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Minimum amount to open	\$1,000.00
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Provides a monthly earnings credit that may off-set maintenance fee

**BUSINESS INTEREST CHECKING**

**No monthly maintenance fee with minimum daily balance of \$5000**

Monthly maintenance fee if minimum daily balance is not met	\$15.00
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Allows up to 20 checks/withdrawals per month at no charge

Per check/withdrawal over 20 per month	\$0.15
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Per check deposited	\$0.10
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Minimum amount to open	\$1,000.00
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**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****No monthly maintenance fee with minimum daily balance of \$500.00**

Monthly maintenance fee	\$15.00
Minimum amount to open	\$100.00

**BUSINESS SAVINGS ACCOUNTS****BUSINESS SAVINGS (Formerly Commercial Savings)****No monthly maintenance fee with minimum daily balance of \$500.00**

Monthly maintenance fee if minimum daily balance is not met	\$5.00
Minimum amount to open	\$100.00

**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
Minimum amount to open	\$5,000.00

**BUSINESS BANKING PACKAGES****EMERGING BUSINESS (for businesses 5 years or younger)****Benefits of Emerging Business:**

Waived monthly maintenance fee for 1 year

After first year of account opening, monthly maintenance fee (according to account product type) may be applied if minimum daily collected balance is not met.

**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) - Available for customer purchase only	\$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 ATM fee	\$2.00
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)- available for customer purchase only	\$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	\$35.00
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

## CASH MANAGEMENT SERVICES

### **ACH MANAGER**

ACH file	\$20.00
ACH set-up fee	\$50.00
ACH processing fee (per file)	\$20.00
ACH transactionfee (per transaction)	\$0.10
Account reconciliation (per hour)	\$35.00
Armored Cash Handling	Based on customized pricing
Lock Box	Based on customized pricing
Multibank Reporting (per account/per month)	\$50.00
Positive Pay (per account/per month)	\$50.00

(Pricing consideration will be given based upon number of accounts enrolled)

### **REMOTE DEPOSIT CAPTURE (RDC)**

RDC jogger	\$220.00
RDC basic scanner	\$875.00
RDC deluxe scanner	\$930.00
RDC scanner penalty fee If scanner is not returned upon cancellation of service	\$250.00

RDC scanner service cancellation fee (within the first year of service)	\$250.00
RDC scanner usage fee (per month/per scanner) (free for 1st month of service)	\$50.00
Smart Safe	Based on customized pricing
Token fee (Business Online Banking) - Additional or Replacement (per token)	\$30.00
Wire Manager Business On-Line Out-Going Wire Origination (per wire)	\$12.50













