

## INDUSTRIAL BANK FEE SCHEDULE

Effective July 2016

### PERSONAL 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	\$25.00

#### Go Green Checking

**No monthly maintenance fee with direct deposit**

Monthly maintenance fee without direct deposit	\$5.00
Minimum amount to open	\$25.00

#### 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	\$25.00

#### Interest Checking

**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	\$25.00

#### Bank on DC Checking

**No maintenance fee with minimum of 1 direct deposit p/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	\$25.00

#### ^ 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
Withdrawals over 2 per month	\$2.00
Minimum amount to open	\$100.00

**^ Elite Savings**

**No monthly maintenance fee with minimum daily balance of \$1,500.00**

Monthly maintenance fee if minimum daily balance is not met	\$10.00
Withdrawals over 3 per month	\$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
Withdrawals over 6 per statement period	\$10.00
Minimum amount to open	\$2,500.00

**^ Goal Savings**

**No maintenance fee with minimum of 1 deposit p/month**

Monthly maintenance fee if minimum deposit requirement is not met	\$3.00
Withdrawals over 2 per month	\$5.00
Minimum amount to open	\$25.00

**^ Bank on DC Savings**

**No maintenance fee with minimum of 1 deposit p/month**

Monthly maintenance fee if minimum deposit requirement is not met	\$3.00
Minimum amount to open	\$25.00
Withdrawals over 2 per month	\$5.00

**^ Minor Savings**

Minimum amount to open	\$5.00
Withdrawals over 2 per month	\$1.00

**Consumer Banking Packages**

**Premier Advantage**

No monthly maintenance fee with minimum daily collected balance of \$5,000.00 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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**Platinum Choice**

No monthly maintenance fee with minimum daily collected balance of \$10,000.00 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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**^ 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**

# Industrial Bank Fee Schedule

Effective July 2016

## Business 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	\$25.00

### Commercial Checking

Monthly maintenance fee	\$15.00
Per check/withdrawal	\$0.15
Per transit item deposited	\$0.10
Minimum amount to open	\$25.00

### 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
Allowed up to 20 checks/withdrawals per month at no charge	
Per check/withdrawal over 20 per month	\$0.15
Per transit item deposited	\$0.10
Minimum amount to open	\$25.00

### 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
Allowed up to 25 checks/withdrawals per month at no charge	
Per check/withdrawal over 25 per month	\$0.15
Minimum amount to open	\$25.00

### Small Business Checking

Monthly Maintenance Fee	\$12.00
Minimum amount to open	\$25.00


**^ 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
Per withdrawal over 2 per month	\$3.00
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
Withdrawals over 6 per month	\$10.00
Minimum amount to open	\$5,000.00

**Business Banking Packages**

**Business Solution Banking**

No monthly maintenance fee with \$25,000.00 in qualifying business deposit balance or \$40,000.00 in a combination of qualifying business deposits, or outstanding loan balance.

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

**Business Premier Banking**

No monthly maintenance fee with \$50,000.00 in qualifying business deposit balance or \$75,000.00 in a combination of qualifying business deposits, or outstanding loan balance.

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

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## Industrial Bank Fee Schedule

**Effective July 2016**

1099/1098 duplicate	\$1.50
Account closure within 60 days of opening	\$25.00
Account closure by mail	\$5.00
Account reconciliation (per month)	\$25.00
Withdrawal/ transfer/inquiry at non-Industrial ATM	\$2.00
ATM card/ Visa check card/ PIN replacement	\$10.00
ATM card/ Visa check card/ PIN rush delivery	\$30.00
Charged back Item	\$8.00
Check collection	\$15.00
Check image/copy (each)	\$3.00
Check return for non-sufficient/uncollected funds	\$33.00
Coins purchased (per roll)	\$0.15
Copy of check/statement (per page)	\$3.00
Coupon envelope	\$5.00
Dormant account fee (semi-annual)	\$7.50
Endorsement guarantee	\$3.00
Escheat	\$50.00
Extended overdraft fee	\$25.00
charged after 7 consecutive days overdrawn balance	
Fax documents (first two pages)	\$2.50
Fax documents (per page after page 2)	\$0.25
Funds transfer fee	\$5.00
Hold statements	\$50.00
Industricheck/Line of Credit advance	\$5.00
Interim statement	\$5.00
Levy/attachment/garnishment	\$100.00
Mail returned for incorrect address	\$5.00
Manual mail handling (per item)	\$1.00
Money order (each)	\$5.00
Official/Cashier's Check (each)	\$7.00
Overdraft protection transfer fee	\$5.00
Paper account statement	\$2.00
Pre-encoded reject repair	\$1.00
Returned loan payment	\$30.00
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
Travelers Checks	\$3.00 p/\$100.00
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
<b>Cash Management/ACH Services</b>	
ACH file	\$20.00
ACH transactions	\$0.10
Account reconciliation (per month)	\$25.00
CD publishing	\$100.00
Lock Box (per transaction fee )	\$0.06
Positive Pay (per account/per month)	\$100.00
Premier ACH file (1-time set up fee )	\$250.00
Premier ACH (per file)	\$20.00
Premier ACH (per transaction)	\$0.10
Additional/replacement MFA tokens	\$20.00
Upon request file (1-time set up fee)	\$175.00