

INDUSTRIAL BANK FEE SCHEDULE Effective June 2026

PERSONAL CHECKING ACCOUNTS

PERSONAL CHECKING

No monthly service charge with minimum daily balance of \$500.00

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

GO GREEN CHECKING

No monthly service charge with direct deposit

Monthly service charge without direct deposit	\$5.00
Minimum amount to open	\$100.00

COMMUNITY CHECKING

No monthly service charge with minimum of 1 direct deposit per month

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

LEGACY CHECKING

No monthly service charge with minimum daily balance of \$300.00 or monthly direct deposit

Monthly service charge 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 service charge	\$3.00
Each check withdrawal in excess of 8 per month	\$0.50
Minimum to open	\$25.00

Must be New Jersey resident to qualify

PERSONAL SAVINGS ACCOUNTS

TRADITIONAL SAVINGS

No monthly service charge with minimum daily balance of \$250.00

Monthly service charge if minimum daily balance is not met	\$3.00
Minimum amount to open	\$100.00

MONEY MARKET

No monthly service charge with minimum daily balance of \$2,500.00

Monthly service charge if minimum daily balance is not met	\$10.00
Minimum amount to open	\$2,500.00

GOAL SAVINGS

No monthly service charge with minimum of 1 deposit per month

Monthly service charge if minimum deposit requirement is not met	\$5.00
Minimum amount to open	\$100.00

COMMUNITY SAVINGS

No monthly service charge with minimum of 1 deposit per month

Monthly service charge 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

BUSINESS CHECKING ACCOUNTS

ENTERPRISE CHECKING

No monthly service charge with minimum daily balance of \$2000

Monthly service charge if minimum daily balance is not met	\$10.00
Minimum amount to open	\$1,000.00

COMMERCIAL CHECKING

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

BUSINESS INTEREST CHECKING

No monthly service charge with minimum daily balance of \$5000

Monthly service charge 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	\$1,000.00

NON-PROFIT/ORGANIZATIONAL CHECKING

No monthly service charge with minimum daily balance of \$1,000.00

Monthly service charge if minimum daily balance is not met	\$8.00
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Allows up to 25 checks/withdrawals per month at no charge

Per check/withdrawal over 25 per month	\$0.15
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Minimum amount to open	\$100.00
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SMALL BUSINESS CHECKING

No monthly service charge with minimum daily balance of \$500.00

Monthly service charge	\$15.00
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Minimum amount to open	\$500.00
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INDUSTRIAL BIZPERKS CASH CHECKING

No monthly service charge if qualification requirements are met during the cycle

Monthly service charge if qualification requirements are not met during the cycle	\$15.00
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Minimum amount to open	\$500.00
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INDUSTRIAL BIZPERKS CASH BACK CHECKING

No monthly service charge if qualification requirements are met during the cycle

Monthly service charge if qualification requirements are not met during the cycle	\$15.00
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Minimum amount to open	\$500.00
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BUSINESS SAVINGS ACCOUNTS

BUSINESS SAVINGS

No monthly service charge with minimum daily balance of \$500.00

Monthly service charge if minimum daily balance is not met	\$10.00
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Minimum amount to open	\$500.00
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BUSINESS MONEY MARKET

No monthly service charge with minimum daily balance of \$5,000.00

Monthly service charge if minimum daily balance is not met	\$15.00
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Minimum amount to open	\$5,000.00
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OTHER SERVICES

Account closed within 120 days of opening	\$25.00
Account closed by mail	\$5.00
Account reconciliation (per month)	\$25.00
Not-On-Us ATM withdrawal/transfer/balance inquiry	\$3.50
ATM/Visa check card replacement	\$10.00
ATM/Visa check card rush delivery	\$48.00
Cashier's check (each) - Available for customer purchase only*	\$10.00
Check cashing fee for non-account holder (business checks over \$50)	\$10.00
Coins purchased (per roll)	\$0.15
Copy of 1099/1098	\$1.50
Copy of deposited check image	\$3.00
Copy of check/withdrawal/statement (per page)	\$5.00
Dormant annual account charge	\$15.00
Endorsement guarantee	\$3.00
Expedited bill pay	\$14.95
Escheated account fee	\$50.00
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)- 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	\$270.00 and up
Safe deposit box inventory (per hour)	\$25.00
Safe deposit box late payment	\$5.00

OTHER SERVICES

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	\$15.00
Verification of account via fax	\$15.00
Verification of deposit	\$15.00
Verification of signature	\$15.00
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 transactionfee (per transaction)	\$0.20
Account reconciliation (per hour)	\$35.00

Armored Cash Handling

Lock Box	Based on customized pricing
Multibank Reporting set-up fee	Based on customized pricing
Multibank Reporting monthly fee	\$175.00
(Each additional account added)	\$50.00
Positive Pay monthly fee	\$5.00
(Each additional account added)	\$50.00
	\$5.00

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 \$50.00
RDC scanner usage fee (per month/per scanner) (free for 1st month of service)	
Smart Safe	
Wire Manager Business On-Line Out-Going Wire Origination (per wire)	\$13.00

*Lost or Escheated Cashier's Checks may require a Surety Bond

Varies based on check amount