

INB, National Association
FEE SCHEDULE
Effective January 23, 2026, subject to change

Copy of Statement or Paid Check	\$2.00 each
Account Research/Balancing	\$20.00 per hour
Levies	\$50.00
Garnishments	\$50.00
Special Statement Cut-off	\$5.00
Dormant Account Fee charged after 1 year of no activity	\$5.00 per month
Escheat Fee: An Escheat Fee will be deducted from the balance of the account when it is required to be submitted to the State of Illinois pursuant to 765 ILCS 1026 – Revised Uniform Unclaimed Property Act. Demand, savings, and time deposit accounts= 3 years after the later of maturity or owner’s last indication of interest (except for automatically renewable deposits, then 3 years after the initial maturity date, unless owner affirmatively consents in a record on file with INB to renew, on or about the time of renewal). Safe deposit boxes= 5 years after the expiration of the lease or rental period for the box. Any of the aforementioned accounts= if owner of the account is deceased and the account is sole ownership, then 2 years after owner’s last indication of interest. The Escheat Fee is not assessed for Individual Retirement accounts, Health Savings accounts and Securities accounts.	\$25.00
Returned Deposited Item Fee	\$5.00
Automatic Transfer from Savings or Checking to Cover an Overdraft	\$5.00 per transfer
Negative Balance Fee	\$7.00 per day
If your account is overdrawn by \$25 or more for five (5) consecutive business days, we will charge a negative balance fee each business day up to a maximum fee of \$98.00 for each occurrence.	
Non-Image Statement Fee (includes cancelled checks)	\$10.00 per statement
Stop Payment Fee	\$30.00 per item
Overdraft Fee*	\$30.00 per item
NSF Returned Check Fee*	\$30.00 per item
OOPS!® Fee*	\$30.00 per item
Overdraft, NSF Returned Check and OOPS! fees apply for overdrafts created by checks, in person withdrawals, ATM withdrawals or by other electronic means. Transactions will post to your account in the following order: Credits; Online, mobile, telephone banking, and wire transfers in authorization/settlement time stamp order; ATM withdrawals and point of sale (POS) debit card transactions in authorization/settlement time stamp order; Signature-based debit card transactions in authorization/settlement time stamp order; Checks processed through a teller channel, in check number order; ACH transfers and payments from smallest to largest dollar amount; and Checks not processed through a teller channel, in check number order. The order in which transactions post to your account can impact your available balance and may result in overdraft fees if funds are not available at the time a transaction is posted.	
UCF OOPS! Paid Item Fee*	\$30.00 per item
UCF Paid Item Fee*	\$30.00 per item
UCF Return Item Fee*	\$30.00 per item
Uncollected Funds (UCF) fees are charged when sufficient funds are in the account to pay the item but the funds are not available due to a pending authorized transaction that has not cleared the account such as an authorized debit card transaction. These fees can be imposed even if the account is not overdrawn.	
*Overdraft, NSF Returned Check, OOPS! and UCF OOPS! Paid Item, UCF Paid Item and UCF Return Item fees will be limited to five (5) per day. These fees will not be charged on transactions of \$5.00 or less. An item includes each presentation of any transaction. This may be an ATM/debit transaction, an item drafted by you (such as a check) or a transaction you setup (such as a preauthorized transfer) that is presented for payment. Such items may be presented multiple times and we do not monitor or control the number of times a transaction is presented for payment.	
ATM Transactions:	
INB Customers at an INB ATM	No Charge
INB Customers at a non-INB ATM (Foreign ATM Fee)	\$1.50 for each transaction in excess of 4 per statement cycle
Collection Fees:	\$30.00
Wire Transfer Fees:	
Incoming Domestic	\$12.00
Outgoing Domestic	\$25.00
Incoming International	\$20.00
Outgoing International	\$50.00
Cashiers Checks:	
Sold only to INB Customers	\$5.00
Check Cashing Fees:	
INB Customers	No Charge
Non-Customers	\$5.00
Replacement Card Fee:	
VISA® Debit Card	\$10.00

Cross Border fee for card transactions using the VISA or PLUS network: A 1% (100 basis point) fee will be assessed for each international transaction. This fee may be applied whether or not there is a currency conversion. This fee will be based upon a rate selected by VISA/Plus from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA/PLUS itself receives, or the government mandated rate in effect for the applicable central processing date.

Currency Conversion Fee for card transactions using the CIRRUS network: A .20% (twenty basis points) Currency Conversion Fee will be assessed on International transactions where Cirrus has performed a currency conversion function. This fee will be based on either a government mandated exchange rate, or a wholesale exchange rate selected by Cirrus and the rate used will be the applicable rate on the day the transaction was processed, which may differ from the date of the transaction or when it posted to the cardholder’s account.

Cross Border Fee- CIRRUS: A .90% (90 basis points) Cross Border Fee will be assessed on all International transactions whether or not a currency conversion function was performed by CIRRUS.