



## Personal Accounts Service Charge Schedule for eAccess Customers

Account Reconciliation Fee (per hour)	\$25.00
Backup Withholding (IRS Ordered)	\$15.00
Bill Payment	
Standard delivery	\$0.00
Expedited delivery	\$10.00
Collect Foreign Checks	\$25.00
Collections-Outgoing	\$25.00
Check Copy (Official Check)	\$5.00
Inactive Account Fee	\$5.00
	per month
Levy (per occurrence)	\$75.00
Official Checks	
Payable to Customer	\$0.00
Payable to Third Party	\$10.00
Overnight Delivery Fee	\$18.00
Payable to Customer and mailed via USPS Free	
Research of Records (per hour)	\$25.00
Returned Check (Deposited-Consumer)	\$15.00
Returned Coupon Fee (per envelope)	\$15.00
Stop Payment (Official Check)	\$30.00
Stop Payment for Zelle	\$20.00
Stop Payment Electronic Payment	\$30.00
Wire Transfer	
Domestic Incoming	\$0.00
International Incoming	\$0.00
<b>Overdraft Charges:</b>	
Insufficient Funds Paid Item	\$30.00
Insufficient Funds Returned Item	\$30.00
Insufficient/Uncollected Item	\$30.00
Sweep Protection	\$10.00
	per transfer

### eAccess Checking Account Fees:

Maintain \$1,000 average Monthly Balance **AND** have an ACH direct deposit to your account of \$500 or more during your statement cycle; OR you make Mobile Check Deposit(s) totaling \$500 or more during your monthly account cycle; OR, complete 10 Point-of-Sale (POS) transactions during your statement cycle.

### ATM Access:

Free unlimited transactions at all Investors Bank ATMs and no charge by Investors for use of non-Investors ATMs. Fees may be applied by the ATM operator.

A rebate for 5 Non-Investors ATM charges or \$15 (whichever is less) will be credited to your eAccess Checking account per statement period.

### VISA ATM/Debit Card Replacement:

Mailed Standard Delivery (5 -7 Business Days*)	\$5.00
Mailed Expedited Delivery (4 Business Days*)	\$30.00
Mailed Rush Delivery (3 Business Day*)	\$75.00

\*If card order placed before 5PM on the given business day If ordered after 5PM add 1 extra day for delivery.

No Fee for automatic renewal for expiring card or first card ordered via standard delivery (expedited and rush delivery fees will apply)