

Service Charge Schedule for Personal Accounts.



Effective February 1, 2019

Personal Accounts Service Charge Schedule

All Transaction Accounts

Insufficient/Uncollected Item	\$30.00
Sweep Protection	\$10.00
	per transaction
Stop Payment	\$30.00
Stop Payment for Popmoney	\$20.00
Check Order	Cost varies
	with style and quantity purchased
Check Copy	\$5.00
Statement Copy	\$5.00
Check Imaging	\$1.00
	per month

Other Service Charges

Account Reconciliation Fee (per hour)	\$25.00
ATM Access:	
Free unlimited transactions at all Investors Bank ATMs.	
For non-Investors ATMs: No Fee for Balance Inquiries and Account Transfers.	
• Preferred and Preferred Plus Banking: No Fee for withdrawals.	
• YourStyle® Checking, New Jersey Devils Checking and Consumer Checking: 4 Free withdrawals per statement cycle.	
Each additional withdrawal:	\$3.00
• YourStyle® Money Market and YourStyle® Statement Savings: 2 Free withdrawals per statement cycle.	
Each additional withdrawal:	\$3.00
VISA ATM/Debit Card Replacement	\$5.00
Backup Withholding (IRS Ordered)	\$15.00
Collect Foreign Checks	\$25.00
Collections-Outgoing	\$25.00
Coupon Fee (per envelope)	\$10.00
Foreign Currency (Purchase/Sold)	
Under \$250	\$15.00
\$250 and over	\$5.00
Foreign Drafts	\$30.00
Immigration Letter	\$10.00
Inactive Account Fee	\$5.00
	per month
IRA Trustee Transfer (Outgoing)	\$15.00
	per transaction
Levy (per occurrence)	\$75.00
Lost Passbook	\$10.00
Money Orders	\$5.00
Official Checks	
Payable to Customer	Free
Payable to Third Party	\$10.00
Stop Payment (Official Check/Money Order)	\$30.00
Check Copy (Official Check/Money Order)	\$5.00
Research of Records (per hour)	\$25.00
Returned Check (Cashed or Deposited-Consumer)	\$15.00
Returned Coupon Fee (per envelope)	\$15.00
Wire Transfer	
Domestic Outgoing	\$25.00
Domestic Incoming	\$10.00
International Outgoing*	\$45.00
International Incoming	\$10.00
Two Signature Verification Fee	\$25.00

Overdraft Privilege

Insufficient Funds Paid Item	\$30.00
Insufficient Funds Returned Item	\$30.00

Monthly Maintenance Fees

YourStyle® Checking

\$10.00 monthly maintenance fee waived with **one** of the following:

- Maintain a \$1,000 average monthly balance, or
- Receive a direct deposit of \$500 or more each statement cycle, or
- Conduct at least 10 or more point of sale debit card transactions per statement cycle.

YourStyle® Plus Checking

\$20.00 monthly maintenance fee waived with the following:

- Maintain a \$20,000 average monthly balance with a YourStyle Plus Money Market and/or High Yield Savings.

Plus one of the requirements below:

- Receive a direct deposit of \$1,000 or more each statement cycle, or
- Conduct at least 15 or more point of sale debit card transactions per statement cycle, or
- Be an Investors Financial customer

YourStyle® Savings

\$5.00 monthly maintenance fee (\$4.00 with e-Statement) will be waived with **one** of the following:

- Maintain a \$300 monthly average balance, or
- Show proof of military or veteran status, or
- Show proof of student status, or
- Show proof of 62 yrs of age or older.

YourStyle® Money Market

If average monthly balance falls below \$2,500.00 **\$12.00** per month
(**\$11.00** with e-Statement)

Edge Money Market

If daily balance falls below \$50,000.00 **\$25.00** per month

Preferred Banking and Preferred Plus Banking Customers should refer to the applicable Program Disclosure for information about fees.

Passbook Savings

If daily balance falls below \$50.00 **\$3.00** per month

Consumer Checking (no minimum balance) **\$3.00** per month

Other Free Services (For Investors Customers)

Online Banking
Online Bill Pay
VISA ATM/Debit Card or ATM Card
Direct Deposit

International Services

Remittances to Portugal
To Millennium bcp **Free**
To other banks **\$15.00**



* Additional fees may apply.