

	<u>Fee</u>
-Account Inquiry.....	\$2.00
-Account Research – per hour or fraction.....Min.	\$50.00
-Account Verification	\$20.00
-Activity Inquiry.....	\$5.00
-Affidavit letter – each.....	\$25.00
-Auditor's confirmation - each.....	\$75.00
-Bank Reference Letter.....	\$20.00
-Cashier's Check – customers	\$10.00
-Cashier's Check – non-customers	\$25.00
-Check cashing to non-customers.....	\$7.00
-Cost of check printing.....	varies on style ordered
-Currency Services – roll coins, each.....	\$0.10
-Currency Services – strapped bills, each.....	\$0.50
-Deposit correction.....	\$10.00
-Dormant Account – per month (5).....	\$25.00
-Legal Document Processing (per hour plus Attorney's fee)...	\$100.00
-Hold Mail – monthly fee (refer to agreement).....	No Fee
-Interest charged on Overdraft balances (3).....	17%
-Interest charged on Uncollected balances (3).....	17%
-Item Re-deposited – per item.....	\$8.00
-Item Mail Pouch – per deposit	\$5.00
-Night Depository Bag, including Key Deposit (ea.)	\$35.00
-Notary Services (per document) – customers only	\$15.00
-Overdraft fee – per item paid (1)(2)(8).....	\$25.00
-Photocopies – per copy	\$2.00
-Positive Pay -Per account/per month.....	No Fee
-Premature IRA Closing / Transfers.....	\$30.00
-Returned Check Fee (per check item)(7).....	\$15.00
-RDC Return Check Fee (per check item)(7).....	\$15.00
-MRDC Return CHK Fee (per check item)(7).....	\$15.00
-Returned Mail – monthly.....	\$15.00
-Special Mailing Instructions.....	No Fee
-Stop Payment (effective for 6 months).....	\$35.00
-Uncollected fee- per item paid (1)(2)(8).....	\$20.00
-U.S. Series E Savings Bonds (redeemed).....	\$10.00
-Unposted/Rejected per item	\$3.00

Bill Payment:

-Bill Payments – per remittance.....	\$10.00
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Statements:

-Special Statement Request – each.....	\$10.00
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E-Statements:

-Paperless Statement Option.....	No Fee
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Remote Deposit Capture (RDC):

-RDC Set-up Fee (per location).....	No Fee
-RDC Business Service Fee (per location)-monthly.....	\$25.00

Courier Services:

-Courier Services - Varies based on service at time of shipping and Destination.....	Varies
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International Business Account Opening Fee

-A one-time fee per account applies to Multilayer entities, Private Investment Companies (PICs) and Offshore Entities (6).....	\$150.00
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ATM/Debit Card Fees:

-ATM Withdrawal at ATM not owned by ICB (not part of the Presto! Network).....	\$2.50
-ATM Withdrawal at ATM not owned by ICB that are part of the Presto Network (Publix Presto!).....	No Fee
-ATM Withdrawal - International (3).....	\$3.00
-ATM Inquiry – International.....	\$3.00
-Express Issuance/Replacement Debit Card.....	\$50.00
-Express Issuance/Replacement Credit Card.....	\$40.00
-VISA International Service Assessment (ISA) Fee for each transaction using your card aside of currency conversion (4).....	2%

Transfers and Wire Transfers (WT):

-Incoming Wire Transfer - Domestic.....	\$15.00
-Incoming Wire Transfer – International.....	\$20.00
-Incoming Wire Transfer – Returns (unable to apply).....	\$45.00
-Outgoing Wire Transfer – Domestic	\$50.00
-Outgoing Wire Transfer (WT) International - Remittance (Consumer).....	\$70.00
-Outgoing WT International – Business.....	\$70.00
-Outgoing WT International – Foreign Exchange.....	\$35.00
-Foreign Exchange (1% of transaction).....Min.	\$15.00
-Outgoing WT Returned for Customer Error.....	\$15.00
-Incoming Wire Transfer Email Notification.....	No Fee
-Outgoing Wire Transfer Email Notification.....	No Fee
-Wire Transfer Investigations up to 3 service Messages.....	\$25.00
-Wire Transfer Investigations over 3 service Messages(each).....	\$15.00
-Internal Transfer – Manual.....	\$5.00
-Internal Transfer – Automatic	\$5.00
-Telex/Swift Confirmation – Domestic.....	\$30.00
-Telex/Swift Confirmation – International.....	\$50.00

Cash Management-Online Banking Services:

-Cash Management Fee-per account/per month.....	No fee
-Foreign Exchange (1% of transaction).....Min.	\$15.00

Business services provided online:

-Online Banking Token for Wire Transfers (First Token only)...	No Fee
-Outgoing Wire Transfer - Domestic.....	\$25.00
-Outgoing WT - International.....	\$35.00
-Outgoing WT International – Foreign Exchange.....	\$25.00
-Internal Transfer – to other customers' accounts (Token Required).....	No Fee
-Internal Transfer within owned accounts.....	No Fee
-ACH Payment or Payroll per transaction.....	\$2.00

Consumer services provided online:

-Online Banking Token for Wire Transfers (First Token only)...	\$50.00
-Outgoing Wire Transfer - Domestic	\$25.00
-E-Banking External Transfers per transaction.....	\$2.00
-Outgoing WT International - Remittance.....	\$35.00
-Internal Transfer within owned accounts.....	No Fee

Online Bill Payment (Consumer and Business):

-Online Bill Payment	No Fee
-Online Bill Payment Stop payment- per item.....	\$15.00
-Online Bill Payment Reissue- per item.....	\$15.00

Online Banking Security Tokens for Wire Transfer:

Replacement Token	\$50.00
Additional Tokens – each	\$50.00

Mobile Remote Deposit Capture (MRDC) Effective 4/15/2023:

-MRDC Consumer Service Domestic	No Fee
-MRDC Consumer Service International.....	No Fee
-MRDC Business Service Domestic.....	No Fee
-MRDC Business Service International.....	No Fee

Safe Deposit Boxes (not FDIC-Insured) - per year:

3" x 5"	\$30.00
3" x 10"	\$50.00
5" x 10"	\$75.00
10" x 10"	\$150.00
5' x 5" (only available at Bird Road Branch).....	\$40.00
-Drilling Cost.....	\$200.00
-Key Deposit (2 keys).....	\$25.00
-Late Payment Fee	\$15.00

FOOTNOTES

- (1) *Overdraft and Uncollected fees- Consumer Deposit Accounts: there is a limit of three (3) overdraft fees per day but there will not be Uncollected Fees per day charged. Overdraft fees over this limit will not be charged. Additionally, overdraft fees may be imposed if created by check, in person withdrawal, or other electronic means as applicable on consumer checking, NOW or Money Market deposit accounts with a limit of three (3) overdraft fees per day.*
- (2) *Overdraft and Uncollected fees- Commercial Deposit Accounts: there is a limit of five (5) overdraft fees per day and/or Uncollected fees per day charged. Overdraft or uncollected fees over this limit will not be charged. Additionally, overdraft and/or uncollected fees may be imposed if created by check, in person withdrawal, or other electronic means as applicable on commercial checking, NOW or Money Market deposit accounts; and there is a limit of five (5) overdraft fees and/or Uncollected fees per day.*
- (3) *Interest will accrue on the overdraft or uncollected daily balance at the rate of 17% per year for each day the account remains overdrawn or uncollected.*
- (4) *The ISA fee is charged on all International transactions where the Visa debit card is used. If a transaction is made at an ATM, there is an additional \$3.00 charge.*
- (5) *DDA and Savings accounts that have no outside activity for 12 months will be placed in a dormant status. A monthly Dormant Account fee of \$25.00 will apply.*
- (6) *This account opening fee covers Bank's due diligence requirements of the foreign-based entity, related parties and authorized signers.*
- (7) *The Returned Check fee, RDC Return Check fee, and MRDC Return CHK (Check) fee, is a per check item charge that resulted from check items that were from another financial institution that were deposited into your Intercredit Bank account either via: at a branch location, through Remote Deposit Capture (RDC), or through the Mobile Remote Deposit Capture (MRDC) which resulted in the check item being returned due to a specific reason(s); which results in one (1) of these fees being assessed as noted on the Schedule of Fees.*
- (8) *The Bank will waive the Overdraft Fee and Uncollected Fee for consumer deposit accounts and commercial deposit accounts if the 'end of day' overdrawn balance calculated on an automated basis is \$0 to negative \$50.00. In other words, ICB will not charge you for a simple mistake which overdraws your account (e.g., you have \$20 available and accidentally wrote a check for \$50). The waiver of these fees will not apply in the event that checks / items presented for payment to your account creates an overdraft in excess of negative \$50.00.*

For example, you write three (3) checks / items, as follows: \$500, \$100, and \$24 but only have \$50 available / collected balance in your account and ICB pays the three checks / items leaving an end of day balance of negative \$574. Because the sum of all items presented exceeds Negative \$50 (\$50 less (\$500 + \$100 + \$24) = Negative \$574) the \$0 to negative \$50 waiver of these fees does not apply.

Note: *The above fees apply to normal processing of items. Any additional costs such as overnight service; expenses to cover extraordinary item or exception items etc. will be charged to your account accordingly.*



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