



# Independence Bank

## Business Fee Schedule

As of May 7, 2025

### COMMERCIAL CHECKING

Fee Description	Fee Amount
<b>Service Charges:</b>	
<b>Monthly Maintenance</b>	\$7/month
<b>Per Check Paid</b>	\$0.15
<b>Per Deposited Item</b>	\$0.05
*** Credit allowance for monthly maintenance applied against service charges for the month	
<b>Branch Transfer</b>	\$5
<b>Overdraft Fee (daily)</b>	\$40
<b>Overdraft Transfer (from DDA)</b>	\$10
<b>Overdraft Transfer (from LOC)</b>	\$12

### INSURED MONEY MARKET

Fee Description	Fee Amount
<b>Monthly Maintenance</b>	\$6/month
*Per month if the balance falls below \$1,000 on any day of the cycle	
<b>Branch Transfer</b>	\$5
<b>Overdraft fee (daily)</b>	\$40
<b>Overdraft Transfer (from DDA)</b>	\$10
<b>Overdraft Transfer (from LOC)</b>	\$12

### PASSBOOK SAVINGS

FEE DESCRIPTION	FEE AMOUNT
<b>Branch Transfer</b>	\$5
<b>Maintenance Fee</b>	\$5/quarter
Fee on accounts with no activity for one year or when balance falls below \$100 on any day during that quarter	

### ONLINE BANKING FEES

Fee Description	Fee Amount
<b>BillPay</b>	\$15/month
<b>ACH Special Handling</b>	\$25 per occurrence
<b>Remote Deposit</b>	\$35/month ** scanner available at market price
<b>Mobile Remote Deposit</b>	\$35
<b>Internal Transfers</b>	No fee

### WIRE TRANSFER FEES

Fee Description	Fee Amount
<b>Incoming Wires</b>	\$5
<b>Outgoing Wire – Domestic</b>	\$35
<b>Outgoing Wire – Foreign</b>	\$100

### OTHER FEES

Fee Description	Fee Amount
<b>Stop Payment</b>	\$20
<b>ACH Stop Payment</b>	\$20
<b>Cash Handling</b>	No fee
<b>Merchant Services</b>	No fee
<b>Night Deposit</b>	No fee
<b>Official Checks</b>	No fee
<b>Counter Check</b>	No fee
<b>Online Statements</b>	No fee

\*\*\* At the discretion of management, daily overdraft fees for accounts that are overdrawn beyond 1 day may be increased to an annual percentage rate of Prime +5.50% times the overdraft balance or each day the account remains overdrawn.

\*\*Fees are subject to change at any time\*\*