



Independence Bank

Personal Fee Schedule

As of May 7, 2025

PERSONAL CHECKING

Fee Description	Fee Amount
Monthly Maintenance <i>*** Fees waived if \$500 minimum daily balance is maintained or \$2,000 minimum balance in related savings account</i>	\$6/month
Branch Transfer	\$5
Overdraft Fee (daily)	\$40
Overdraft Transfer (from DDA)	\$10
Overdraft Transfer (from LOC)	\$12

INSURED MONEY MARKET

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

PASSBOOK SAVINGS

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

ONLINE BANKING FEES

Fee Description	Fee Amount
BillPay	\$15/month
ACH Special Handling	\$20 per occurrence
Mobile Deposit	\$10/month
Internal Transfers	No fee

WIRE TRANSFER FEES

Fee Description	Fee Amount
Incoming Wires	\$5
Outgoing Wire – Domestic	\$35
Outgoing Wire – Foreign	\$100

OTHER FEES

Fee Description	Fee Amount
Stop Payment	\$20
ACH Stop Payment	\$20
Cash Handling	No fee
Night Deposit	No fee
Official Check	No fee
Counter Check	No fee
Online Statements	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 **