

Other Fees

⁽⁶⁾ Initial Account Processing Fee for All Foreign Accounts (one time fee)	
Business	\$750.00
Personal	\$300.00
Mailing Fee	
	\$5.00
⁽⁹⁾ Excess Transaction Fee - for Saving and Money Market accounts (exceeding 6 transactions per statement cycle)	
	\$15.00
⁽¹⁰⁾ Business Checking Excess Transaction Fee (per statement cycle -if applicable)	
	\$0.15
(per each debit transaction in excess of 50)	
Internal TRF (Transfer) Fee	\$5.00
Cashier's Check Fee	\$15.00
Cashier's Check Non-Customer Exchange Fee	\$25.00
Copy Fee-at a bank location (per page)	\$2.00
Research Fee (per hour-within 2 years)	\$25.00
Research Fee (per hour-over 2 years)	\$50.00
Statement Printout Fee (per statement)	\$5.00
Audit Confirmation Fee	\$50.00
Account Activity Image Fee (per image)	\$5.00
Return Item Fee	\$15.00
Dormant Account (fee-after 12 months of the account being inactive)	\$25.00
Notary Service Fee	\$15.00
Return Mail Fee	\$15.00
Stop Payment Fee (per item and valid for 6 months).....	\$35.00
Legal Processing Fee (Garnishments, Levies, Notice of Freeze, Subpoena)	\$150.00
Non-Customer Check Cashing Fee	\$5.00

Important Footnotes

(1) The Choice Business Checking is only offered to customers with a Lending, Investment, and/or Insurance Product.

(2) All safe deposit box rental fees must be paid in advance for the entire year, on an annual basis.

(3) In addition to the International Finance Bank (IFB) charge of \$25.00 for this collection unpaid item, there may be other fees incurred which may be assessed to the customer due to the Payee Bank's related charges for this item (when applicable).

(4) An insufficient funds item may be created by check, an in-person withdrawal, ATM Withdrawal, ACH, or by any other electronic means. If this occurs, a non-sufficient funds (NSF) fee or an uncollected (UNC) fee may apply to all of your accounts with us except certificates of deposit. (Refer to footnote 5 for more details.)

(5) 17.50% annualized rate on the total negative balance per business days, including, but not limited to, any NSF (Non-Sufficient Funds) and UNC (Uncollected Funds) fees incurred. We will assess the overdraft interest charge per statement cycle.

(6) Initial Account Processing Fee applies to foreign individuals and foreign entities.

(7) International Finance Bank reimburses up to five ATM fees at the end of each statement cycle. The ATM fee reimbursement is for every ATM worldwide. International Finance Bank will not reimburse any currency exchange fee you might incur at any ATM. Starting on the 6th transaction, IFB will not reimburse any ATM fees.

(8) Minimum daily balance to avoid statement cycle service charge and earn interest on applicable interest-bearing accounts. Also applies to accounts opened for a period less than a full statement cycle and the balance falls below minimum for any day.

(9) For Money Market and Savings Accounts, transactions are limited to six (6) withdrawals or transfers (or combination of 6 transfers and withdrawals) per each statement cycle to another of your account(s), or to third parties when these transfers are made-by means of preauthorized, automatic transfer, or telephone/Electronic transfer, or by check, draft, debit card, or similar order. A fee of \$15 will be charged for each transaction exceeding the limit of six transactions per statement cycle. The fee is applied for each excessive transaction beyond the stipulated limit.

(10) An excess item fee of \$.15 will be charged for each debit transaction (withdrawal, check paid, automatic transfer or payment out of this account) more than 50 during a statement cycle.

(11) An Early Account Closing fee of \$25 will be assessed if the account holder chooses to close their accounts within the first six (6) months of its opening. This applies to all IFB accounts.

See your account disclosure bundle for additional information.



SCHEDULE OF FEES & SERVICE CHARGES

(305) 648-8800
info@ifbbank.com



Domestic Deposit Accounts

(11)

Automated Teller Machine (ATM) Debit Card Related Fees

Account Type	Service Charge	Minimum Balance to Avoid a Service Charge and Earn Interest per Statement Cycle ⁽⁸⁾
e-Checking	\$10.00	\$500.00
Basic Checking	\$15.00	\$500.00
Now Account	\$20.00	\$2,500.00
⁽¹⁾ Choice Personal Checking	None	Only offered to customers that have a Lending, Investment and/or Insurance Product.
IFB Senior Citizen Checking	None	None
⁽⁹⁾ Personal Money Market Tiered	\$18.00	\$2,500.00
⁽⁹⁾ Personal Savings	\$18.00	\$500.00
⁽⁹⁾ Child Flutma Savings	\$12.00	\$500.00
⁽¹⁰⁾ Business Cheking	\$15.00	\$2,500.00
⁽¹⁰⁾ Business Money Market Tiered	\$18.00	\$5,000.00
⁽¹⁾ Choice Business Checking	None	Only offered to customers that have a Lending, Investment and/or Insurance Product.
⁽¹⁰⁾ Business Interest Checking	\$15.00	\$5,000.00

International Deposit Accounts

(11)

Safe Deposit Boxes Related Fees

⁽⁷⁾ IFB transactional accounts include five (5) fee free external ATM transactions per statement cycle.	
Cross Border Fee90% of total transaction amount
Currency Conversion Fee20%
Replacement Debit Card Fee	\$15.00
International Replacement Debit Card Fee	\$25.00
(Courier not included. Refer to Delivery Shipping Related Fees.)	
Rush Replacement Debit Card Fee	\$125.00

Sizes (in inches) and Fees

⁽²⁾ 3 x 5	\$35.00
⁽²⁾ 3 x 10	\$80.00
⁽²⁾ 5 x 10	\$100.00
⁽²⁾ 10 x 10	\$200.00
Key Deposit Fee	\$30.00
Late Payment Fee	\$25.00
Drilling Fee	\$275.00
Drilling Appointment Cancellation Fee	\$150.00

Account Type	Service Charge	Minimum Balance to Avoid a Service Charge and Earn Interest per Statement Cycle ⁽⁸⁾
e-Checking (I)	\$45.00	\$25,000.00
⁽⁶⁾ Basic Checking (I)	\$55.00	\$25,000.00
⁽⁶⁾ Now Account (I)	\$55.00	\$25,000.00
⁽¹⁾ Choice Personal Checking	None	Only offered to customers that have a Lending, Investment and/or Insurance Product.
⁽⁶⁾⁽⁹⁾ Personal Money Market (I) Tiered	\$55.00	\$50,000.00
⁽⁶⁾⁽⁹⁾ Personal Savings (I)	\$55.00	\$50,000.00
⁽¹⁰⁾ Business Cheking (I)	\$60.00	\$50,000.00
⁽⁶⁾⁽⁹⁾ Business Money Market (I) Tiered	\$60.00	\$50,000.00
⁽¹⁰⁾ Business Interest Checking (I)	\$60.00	\$50,000.00

Delivery Shipping Related Fees

Regular Mail Fee (by US post office within the US)	\$3.00
Domestic Courier Shipping Fee	\$40.00
International Courier Shipping Fee	\$75.00

Collection Fees — Incoming & Outgoing (Domestic Customers)

Clean Collection Fee (per item)	\$50.00
---------------------------------	---------

Wire Transfer Fees

International Outgoing Online Wires

Personal Online Wire	\$45.00
Business Online Wire	\$45.00
Manual Wire	\$80.00

Domestic Outgoing Online Wires

Personal Online Wire	\$25.00
Business Online Wire	\$35.00
Manual Wire	\$50.00

Other Wire Transfer Fees

Incoming Wire Transfer Fee (Domestic/International)	\$10.00
Wire Transfer Investigation Fee (per research request)	\$10.00
Wire Transfer Trace Fee (per request)	\$20.00
Wire Confirmation Fee (per confirmation)	\$20.00

Overdraft /Uncollected Related Fees

NSF (Non-Sufficient Funds) Item Fee	\$35.00 ⁽⁴⁾
Overdraft Interest Fee	17.50% for the amount overdrawn per business day ⁽⁵⁾
UNC (Uncollected Funds) Fee	\$25.00 ⁽³⁾⁽⁴⁾
Early Account Closing Fee ⁽¹⁰⁾	\$25.00