

SCHEDULE OF FEES & CHARGES

TELLER SERVICES

Cashier's Checks:	
Customers	\$10.00 ea.
Non-customers (Only for securing funds for an on-us check)	\$25.00 ea.
Temporary checks	\$0.50 ea. in excess of 10
Night Deposit Bag	
Small	\$18.00 ea.
Large	\$23.00 ea.
Collection of items	\$20.00 ea.

OTHER SERVICES

Check printing - Varies depending on style of checks and quantity ordered	
Overdraft fee (checks and other debits paid)	\$35.00 ea.
created by check, in person withdrawal, ATM withdrawal or by any other electronic means as applicable	
Non-sufficient funds (NSF) / Return Item fee (checks and other debits returned)	\$35.00 ea.
created by check, in person withdrawal, ATM withdrawal or by any other electronic means as applicable	
OD Interest Charge	17.75% per annum
Item drawn on uncollected funds	\$35.00 ea.
Overdraft transfer protection	\$12.00 per transfer
Charge Back fee for Commercial Accounts Only (Deposited checks and other items returned unpaid)	\$12.00 ea.
Current account activity printout	\$5.00 per request
Account research	\$25.00 per hour
Reproduction of statement/item	\$5.00 per request
Reproduction of TT&Ls or Cashier's checks	\$5.00 per request
Misc Delivery Fee Domestic/Mexico Address	\$25.00 ea
Misc Delivery Fee Foreign Address	\$40.00 ea
Missing Business Document Fee	\$25.00 per month
Int'l Courier Proc. Fee	\$25.00 per transaction
Stop payment (all items)	\$35.00 ea.
Photocopies	\$2.00 ea.
Rejected items	\$0.50 ea.
Reclear items for Commercial Accounts Only	\$11.00 ea.
Statement retention fee	\$5.00 per statement per month
Inactivity fee	\$5.00 per month
Return Mail Processing fee	\$5.00 ea.
Signature card update	\$15.00 per account
Account closed within 90 days of opening	\$10.00
Trust service annual fee	\$3,000.00 min.
Escrow account/Agency account	\$3,000.00 min.
Litigation Levies and Freezes	\$100.00 ea.

WIRE TRANSFERS:

Outgoing Wire Transfer within USA via IBC Representative	\$35.00 ea.
Incoming Wire Transfer	\$12.50 ea.
Outgoing Wire Transfer outside USA Consumer Customer via IBC Representative	\$60.00 ea.
Outgoing Wire Transfer outside USA Business Customer via IBC Representative	\$50.00 ea.
Outgoing Wire Transfer within IBC (Book Transfer)	\$10.00 ea.
Wire Transfer Return Fee	\$25.00 ea.

ATM/POINT OF SALE (POS) SERVICES

ATM Withdrawal limit per day	\$700.00
POS Withdrawal limit per day	\$3,000.00
Debit/ATM Card Replacement Fee	\$15.00 ea.

IBC ATM locations:

Withdrawal	See account description for details [†]
Transfer	See account description for details [†]
Inquiry	FREE
Deposits	Available at select ATMs
Deposit Cash limit per day	\$2,000.00 daily
Number of items deposited at a time: 30 bills in a single transaction	
Deposit Check limit per day	\$2,000.00 daily
Number of items deposited at a time: 10 checks in a single transaction	

Non-IBC ATM locations (in the U.S.):

Withdrawal	\$2.00 ea.
Transfer	\$2.00 ea.
Balance Inquiry	\$2.00 ea.

Non-IBC ATM locations (outside the U.S.):

Withdrawal	\$2.50 ea.
Transfer	\$2.00 ea.
Balance Inquiry	\$2.00 ea.
Foreign Debit/ATM Transaction fee	3% of transaction amount

IBC/COMMERCE VOICE

Balance information	FREE
Check paid information	FREE
Deposit information	FREE
Wire transfer information	FREE
Account-to-account transfer	See account description for details [†]

IBC BANK ONLINE SERVICES

Check account balances	FREE
Review account activity	FREE
Transfer funds between accounts	See account description for details [†]
Order Deluxe checks (Varies depending on style of checks and quantity ordered)	
Inquiries with online staff	FREE
Download account information	FREE
View Images	FREE
eStatements (View and Download)	FREE
Online Stop Payment	\$35.00 ea.
Mobile Deposit	FREE
IBC to IBC Transfer	See account description for details [†]

BILL PAY

Overnight Check	\$14.95 ea.
Same-Day Bill Payment	\$9.95 ea.
Bill Pay Stop Payment	\$35.00 ea.
External Account Transfers Incoming	\$0.95 ea.
External Account Transfers Outgoing	\$0.95 ea.

IBC VISA PREPAID CARDS

Purchase Gift Card	\$5.00 ea.
Reloadable Cash Card	FREE initial issuance
Reloadable Cash Card Maintenance Fee	\$4.95 per month

IBC INVESTMENT SERVICES

Securities offered through LPL Financial

NOT A DEPOSIT	NOT FDIC INSURED	NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
NOT GUARANTEED BY THE BANK		MAY GO DOWN IN VALUE

IBC MORTGAGE

1-866-601-2884

ibcmortgage@ibc.com | ibcmortgage.com

IBC NMLS #421821 | EQUAL HOUSING LENDER

IBC INSURANCE AGENCY

Ask for a no-obligation insurance quote:

1-800-443-3852

NOT A DEPOSIT	NOT FDIC INSURED	NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
NOT GUARANTEED BY THE BANK		MAY GO DOWN IN VALUE

IBC Insurance Agency, Ltd., a wholly-owned subsidiary of IBC-Laredo



These charges may be changed by us at any time after reasonable notice of not less than 30 days. [†] Transferring funds to another account, ATM withdrawals and bill payments are debits. Our IBC and Commerce Bank ATMs accept Pulse[®] and various other national ATM network cards. The cash withdrawal limits for these cards are determined by each respective company.