

UNDERSTANDING YOUR CONSUMER DEPOSIT ACCOUNT

SCHEDULE OF FEES

EFFECTIVE May 2024



Visit our website at [IvesBank.com](https://www.IvesBank.com)
to find the branch location closest to you.
844.723.2265



MEMBER
FDIC

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Disc-Insert Custom 4u (Rev. September 2024)



SCHEDULE OF FEES

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Replace Debit card.....	\$10.00
Check printing.....(fee depends on style and quantity of check ordered)	
Certified checks.....	\$25.00
Traveler's checks.....	1% per \$100.00 purchased
Traveler's checks for Two.....	1.5% per \$100.00 purchased
Gift checks.....	\$2.50
Deposited checks (and other items) returned unpaid.....	\$15.00
Inactivity fee (monthly).....	\$2.00
This fee is charged each month.	
Garnishments.....	\$125.00
Executions.....	\$125.00
Levies.....	\$125.00
Subpoenas.....	\$125.00
Other Legal Services.....	\$75.00
The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, or other electronic means.	
Nonsufficient Funds (NSF) - paid.....	\$35.00
Nonsufficient Funds (NSF) - returned (each item).....	\$35.00
Overdraft Privilege Program - ATM/POS One-Time Transaction (unless your ATM or Point-of-Sale one-time debit card transaction was authorized based on a positive available balance but settled against a negative balance).....	
	\$35.00
Overdraft protection transfer fee.....	\$10.00
Nonsufficient Funds (NSF) - ACH (preauthorized withdrawal).....	
	\$35.00
Uncollected Funds Charge paid.....	\$35.00
Uncollected Funds Charge returned.....	\$35.00
Account research.....	\$25.00 per hour
Account balancing assistance.....	\$25.00 per hour
Special Statement/printouts.....	\$5.00
Special coin and currency orders.....	\$50.00 per order
Stop payments - per item.....	\$30.00
Stop payments - range of checks.....	\$30.00
*fee is applied to range of checks in sequential order	
Coupon envelopes deposited.....	\$10.00 each
Coupon envelopes returned.....	\$10.00 each
Collections	
Domestic.....	\$35.00
International.....	\$35.00

Bond collection fee.....	\$75.00
Returned Bond Collection fee.....	\$50.00
IRA transfer fee.....	\$25.00
Wire transfers	
Domestic (incoming).....	\$15.00
Domestic (outgoing).....	\$20.00
International (incoming).....	\$15.00
International (outgoing).....	\$45.00
Other correspondent bank service charges may apply.	
Checks	
Bank official check.....	\$5.00
Money order.....	\$3.00
Counter check.....	\$5.00
Lost Passbook fee.....	\$10.00
Account closing (less than 90 days).....	\$15.00
Signature guarantee.....	\$10.00 per signature
Safe deposit fees	
Lost key.....	\$20.00
Late fee (after 30 days).....	\$10.00
Box drilling.....	\$200.00
Returned mail processing.....	\$5.00
Notary service (non-customer).....	\$5.00 per occurrence
Loose coin counting.....	5% of total (\$5.00 minimum)
Pre-authorized transfers from Ives Bank to another bank.....	
	\$5.00 per transaction
Visa® Debit Card special handling fees	
• Lost or stolen same-day replacement.....	\$25.00
(if picked up in person)	
- with overnight mailing.....	\$40.00
• Damaged card replacement same-day.....	\$25.00
(if picked up in person)	
- with overnight mailing.....	\$40.00
Debit Card used at non-Ives ATM.....	\$1.00 per transaction
(This fee applies to Priority Checking customers only.)	

We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit or demand deposit, or from any other savings account as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.