

# Consumer Accounts

## FEES AND CHARGES



First Independent®

### INTERNET BANKING SERVICES

IndyOnline Internet Banking . . . . . Free  
 Bill Pay . . . . . Free

### PERSONAL CHECKING ACCOUNT SERVICES

#### BASICS CHECKING

Minimum Opening Deposit . . . . . \$50  
 Monthly Service Charge . . . . . \$3

#### To Avoid Monthly Service Charge:

- Maintain a minimum daily balance of \$300 during your statement period. OR,
- Have direct deposits totaling \$500 or more during your statement period, which must be ACH credits such as payroll, pension or government benefit payments. OR,
- Use your First Independent debit card for Point of Sale (POS) transactions that total \$300 or more and post to your account during your statement period.

#### SNAP (Smart Nimble And Paperless) eCHECKING

Minimum Opening Deposit . . . . . \$50  
 Monthly Service Charge . . . . . \$5

#### To Avoid Monthly Service Charge:

- Have one or more direct deposits (ACH) post to your account during your statement period. AND,
- Use your First Independent debit card 10 or more times for Point of Sale (POS) transactions that post to your account during your statement period.

#### CHOICE CHECKING

Minimum Opening Deposit . . . . . \$100  
 Monthly Service Charge . . . . . \$7  
 Minimum Balance to Avoid  
 Monthly Service Charge . . . . . \$1,000

#### CHOICEPlus CHECKING

Minimum Opening Deposit . . . . . \$100  
 Monthly Service Charge . . . . . \$12  
 Minimum Balance to Avoid  
 Monthly Service Charge . . . . . \$2,500

### PERSONAL SAVINGS AND INVESTMENT SERVICES

#### MONEY MARKET ACCOUNT

Minimum Opening Deposit . . . . . \$100  
 Monthly Service Charge . . . . . \$10

#### Balance to Avoid Monthly Service Charge

- \$1,000 Minimum Balance. OR,
- \$2,000 Monthly Average Balance

Excessive Transaction Fee<sup>2</sup>. . . . . \$10 per item

#### REGULAR SAVINGS ACCOUNT

Minimum Opening Deposit . . . . . \$100  
 Monthly Service Charge . . . . . \$3

Minimum Balance to Avoid

Monthly Service Charge . . . . . \$300

Over Limit Transaction Fee<sup>1</sup> . . . . . \$1 per item

Excessive Transaction Fee<sup>2</sup>. . . . . \$10 per item

### REAL SAVINGS

Minimum Opening Deposit . . . . . \$5  
 Monthly Service Charge *first 12 months w/ auto transfers*. . . None  
 Excessive Transaction Fee<sup>2</sup>. . . . . \$10 per item  
*Account converts to Regular Savings Account after 12 months.*

### KIDS SAVINGS

Minimum Opening Deposit . . . . . \$5  
 Monthly Service Charge . . . . . None  
 Excessive Transaction Fee<sup>2</sup>. . . . . \$10 per item

### CERTIFICATES OF DEPOSIT<sup>3</sup>

Minimum Opening Deposits:  
 • 28 to 59 days . . . . . \$5,000  
 • 60 to 89 days . . . . . \$2,500  
 • 90 to 364 days . . . . . \$1,000  
 • 365 days to 5 years . . . . . \$500

### INDIVIDUAL RETIREMENT ACCOUNTS<sup>3</sup>

Minimum Opening Deposit . . . . . \$100  
 Annual Fee per IRA Plan:  
 • Balance Greater Than \$20,000. . . . . None  
 • Balance Less Than \$20,000 . . . . . \$15  
 Transfer Out Fee *to another institution* . . . . . \$30  
 Account Termination Fee. . . . . \$30

### ATM & DEBIT CARD USAGE FEES

First Independent ATM. . . . . Free  
 Point of Sale Terminals . . . . . Free

### Non-First Independent ATM Transaction<sup>4</sup>

ATM Located in the United States . . . . . \$2  
 ATM Located Outside the United States . . . . . \$5

Replacement Visa® Check Card / ATM Card . . . . \$5  
 • Rush Order . . . . . \$60

### SAFE DEPOSIT BOX

#### Annual Fees

Size (21" deep)	Billed	Auto Pay	Senior Auto Pay
3"x 5"	\$40	\$25	\$20
5"x 5"	\$55	\$40	\$35
3"x 10.5"	\$65	\$50	\$45
5"x 10"	\$80	\$65	\$60
10"x 10"	\$120	\$105	\$100
Stevenson Branch Only			
2"x 5"	\$35	\$20	\$15
4"x 5"	\$55	\$40	\$35
4"x 10.5"	\$80	\$65	\$60

*Box measurements are shown as height x width. All are 21" deep.  
 For example, our smallest box is 3" tall x 5" wide x 21" deep.*

Key Replacement *one key lost* . . . . . \$5  
 Box Drilling *both keys lost* . . . . . \$150

### OTHER ACCOUNT FEES

#### Overdraft Fees:

- Overdraft created is \$5 or less . . . . No fee per item
- Overdraft created is between \$5.01 and \$25 . . . . . \$10 per item
- Overdraft created is \$25.01 or greater . \$35 per item  
 Maximum \$210 / day

NSF Item Returned . . . . . \$35  
*Maximum \$210 / day*

Stop Payment for 6 Months . . . . . \$35 per item  
 Stop Payment for 12 Months . . . . . \$50 per item  
 Stop Payment Permanent Order . . . . \$100 per item

Cashier's Checks / Clients Only . . . . . \$8

Collections *incoming, outgoing & direct costs* . . . . . \$30  
 Collections *coupons* . . . . . \$5 per envelope

Copy of a Check. . . . . \$2 per image  
 Copy of a Statement . . . . . \$5  
 Check Images Returned w/ Statement . . \$3 per month

Deposit Corrections . . . . . \$1  
 Deposit Items Returned . . . . . \$10  
*Each check returned unpaid by drawee bank, whether cashed or deposited.*

Deposit Items Returned *special handling*. . . . . \$5  
 Deposit Verification . . . . . \$20

Dormant Account . . . . . \$5 per month

Early Account Closing Fee . . . . . \$25  
*Applies if account closes within 90 days after opening*

Items held at branch . . . \$10 per month / per item  
 • Check Orders  
 • Debit Cards  
 • Statements

Legal Processing Fee . . . . . \$100  
*Levies, Garnishments, Orders to Withhold*

Research Time . . . . . \$25 per hour

Returned Mail Fee. . . . . \$5

#### Overdraft Protection

- From Deposit Account . . . . . \$10 per transfer
- From Line of Credit. . . . . \$0 per transfer

#### Wire Transfer Fee

- Domestic / International Incoming . . . . . \$15
- Domestic Outgoing. . . . . \$25
- International Outgoing . . . . . \$45

- 1 *Over limit transaction fee is more than four (4) withdrawals per statement cycle.*
- 2 *Federal law permits no more than six (6) checks or preauthorized withdrawals per statement cycle.*
- 3 *Early withdrawal penalty*  
*Term less than 366 days . . . . . 90 days simple nominal interest*  
*Term 366 days or longer . . . . . 180 days simple nominal interest*  
*A bank representative will provide the current interest rate and annual percentage yield. Fees could reduce earnings on account.*
- 4 *When using a Non-First Independent ATM, you may be charged an additional surcharge by the ATM owner. The amount of the fee will be disclosed by the terminal owner at the time of the transaction. First Independent does not charge more than the \$5.00 fee for ATM transactions in foreign countries.*



**First Independent**

Ready When You Are<sup>®</sup>

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For a complete list of First Independent accounts, services and where you can find us, visit [firstindy.com/locations](http://firstindy.com/locations).

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