



ISSB SCHEDULE OF FEES & SERVICE CHARGES

Effective June 15, 2024

Account Research Balancing Assistance ¹	\$20.00 per hour
Account Watch Fee.....	\$10.00 per week
Cashier's Check (Customers Only).....	\$25.00
Checking Account Non-Sufficient Funds (NSF – Item Not Paid and Returned).....	\$25.00 Per Presentment*
NSF Presentment under \$10.00.....	Waived
Checking Account Overdraft (Item Paid).....	\$25.00 Per Presentment*
Overdraft under \$10.00.....	Waived
Overdraft Presentment under \$10.00.....	Waived
Checking Account Maximum Daily Overdraft and NSF Fees (Any Combination).....	\$75.00
Checks Order.....	Account type and style of checks determine cost
Currency and Coin Handling (Non-Customer Only).....	10% of total amount
Debit Card Replacement Fee.....	\$12.00
Fax.....	\$0.25/page
Foreign Currency Exchange ²	\$20.00 plus cost
Garnishment/Levy.....	\$50.00
Insufficiency Transfer from Savings.....	\$2.00 per transfer charged to checking
Payroll Check Cashing (Non-Customer, from approved list).....	\$5.00
Personal Money Orders (Available for Customers Only).....	\$3.00
Photocopies.....	\$0.25/page
Savings Account Overdraft or Non-Sufficient Funds (NSF).....	\$35.00 Per Presentment* (No Daily Limit)
Statement Printout.....	\$5.00
Stop Payment Fee ³	\$35.00
Wire Transfers (Domestic)	
Outgoing (Customers Only).....	\$20.00
Incoming (Customers Only).....	\$10.00
Wire Transfers (International)	
Outgoing (Customers Only).....	\$50.00
Incoming (Customers Only).....	\$10.00

***Non-Sufficient Funds (NSF) and Overdrafts:**

NSF and/or Overdraft transactions and fees occur when the funds in your account are insufficient to pay an item when presented, and ISSB must decide whether to pay the item (resulting in an overdraft) or return it unpaid (resulting in an NSF). Fees apply to NSF and/or Overdraft transactions created by check, the re-presentation of a check, in-person withdrawal, ATM withdrawal, other electronic payments, or an electronic re-presentation. Be aware that an item may be presented multiple times by the merchant or other payee until it is paid, and we may charge a fee each time an item is presented, regardless of the number of times the item is presented.

Safe Deposit Box fees vary based on size and availability.

Other Information and Services:

All fees and service charges subject to applicable sales tax(es). Bank may charge a reasonable fee for other services not shown in this schedule. We will notify you in advance prior to assessing any such fee.

¹ Charged in quarter hours, 1/4 hour minimum.

² ISSB will purchase foreign currencies for you through a correspondent bank at that bank's exchange rate and pass on to you that bank's charge for the service plus our \$20.00 fee.

³ A Stop Payment fee applies when you tell us to place a stop payment on an item.