

RETURNED (NSF) AND OVERDRAFT FEES		
Description	Fee	Additional Information
<p><b>NSF Returned Item Fee</b> – When Independent Financial returns an item (check, draft, or ACH debit) unpaid, because your account does not have sufficient funds to cover the item.</p>	<p><b>\$35</b></p>	<p>For each item (maximum 5 NSF Returned Item Fees and NSF/Overdraft Paid Item fees (\$175) per day)</p> <p><b>We Do not charge a fee:</b></p> <ul style="list-style-type: none"> <li>• For items that overdraw your account by \$10 or less.</li> <li>• If your debit card transaction was authorized when there was a sufficient available balance in your account.</li> <li>• If your debit card transaction or ATM cash withdrawal request is declined.</li> </ul>
<p><b>NSF/Overdraft Paid Item Fee</b> – When Independent Financial pays an item (check, draft, ACH debit, or debit card transaction) when there are not sufficient funds in the account to cover the item.</p>	<p><b>\$35</b></p>	<p>For each item (maximum 5 NSF Returned Item Fees and NSF/Overdraft Paid Item fees (\$175) per day)</p> <p><b>We Do not charge a fee:</b></p> <ul style="list-style-type: none"> <li>• For items that overdraw your account by \$10 or less.</li> <li>• If your debit card transaction was authorized when there was a sufficient available balance in your account.</li> <li>• If your debit card transaction or ATM cash withdrawal request is declined.</li> </ul>

## PAYMENT ORDER OF ITEMS

Payment Order of Items is the order in which we apply deposits and withdrawals to your account. When we transition from one business day to the next business day, we post transactions to and from your account during our nightly processing.

- First, we post deposits and credits.
- Second, we process the ATM and Point of Sale Items according to the dollar amount with the smallest items processed first.
- Third, we process ACH debits according to the dollar amount with the smallest items processed first.
- Fourth, we process On-Us items and checks in numerical order.
- Fifth, we process checks and similar items in numerical order.
- Sixth, we process service charges.

## HOW TO AVOID OVERDRAFT AND NSF FEES

You can avoid overdrawing your account by making a deposit or transferring funds to cover the overdraft before the business day ends and we start our nightly processing. Here are the cutoff times for some ways of making a deposit or transferring funds from another Independent Financial account:

- At a branch before it closes.
- At an ATM before 4:00 p.m. CST
- Online Banking transfers before 10:30 p.m. CST
- Mobile Check Deposits before 6:00 p.m. CST

## OVERDRAFT PRIVILEGE LIMITS AND ELIGIBLE ACCOUNTS

Personal Checking	\$500
Interest Checking	\$700
Premier Checking	\$700

### How soon can I use my Overdraft Privilege?

If your account has been opened for 30 days and is in good standing, we may approve your overdraft items within your current available Overdraft Privilege limit as a courtesy. We do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

For overdraft privilege consideration, your account is in good standing if you (1) make sufficient deposits to bring your account to a positive end-of-day balance at least once every 30 calendar days (including the payment of all bank fees and charges); (2) avoid excessive overdrafts suggesting the use of Overdraft Privilege as a continuing line of credit; and (3) there are no legal orders, levies or liens against your account.

## ATM FEES AND DEBIT CARD FEES

Description	Fee	Additional Information
<b>ATM Service Charge</b> – ATM Withdrawal at ATMs we do not own	<b>\$1.25</b>	Per withdrawal <ul style="list-style-type: none"> <li>ATM owner may charge an additional fee.</li> <li>These fees can be avoided by conducting ATM withdrawals at an Independent Financial ATM or MoneyPass® ATM.</li> </ul>
<b>ATM Service Charge</b> – ATM Balance Inquiry at ATMs we do not own	<b>\$0.50</b>	Per inquiry <ul style="list-style-type: none"> <li>ATM owner may charge an additional fee.</li> <li>These fees can be avoided by conducting ATM withdrawals at an Independent Financial ATM or MoneyPass® ATM.</li> </ul>
<b>Cross Border Transaction Fee</b> – You make a card purchase, non-ATM cash transaction or ATM withdrawal in a currency other than U.S. Dollars	<b>3%</b>	of transaction amount
<b>Mastercard® Debit Card Replacement</b>	<b>\$5</b>	Per card

**Notice regarding ATM fees by others.** If you use an ATM that is not operated by Independent Financial, you may be charged a fee by the operator of the machine and/or an automated transfer network. You may be charged for a balance inquiry even if you do not complete a funds transfer.

FOREIGN AND INTERNATIONAL SERVICES		
Description	Fee	Additional Information
<p><b>Foreign Collection Item</b> – An outgoing collection is a check or draft drawn on a foreign bank that is sent to the paying bank for collection. An incoming foreign collection is a check or draft drawn on Independent Financial sent by a foreign bank for payment.</p>	\$40	<p>Minimum per check charged by Independent Financial.</p> <ul style="list-style-type: none"> <li>• The total cost may include fees from the paying bank or other fees charged during the collection process.</li> <li>• Items drawn on foreign banks are subject to final payment by the foreign bank and may be returned unpaid later than a similar item drawn on a U.S. Bank.</li> <li>• All credits to your account are provisional until final payment is received from the foreign bank.</li> </ul>
<p><b>Foreign Currency</b> – Order foreign currency from the Bank.</p>	Delivery Fee	

WIRE TRANSFER SERVICES		
Description	Fee	Additional Information
<p><b>Incoming Wire – Domestic</b> – A wire transfer received from a U.S. Bank and deposited into your account.</p>	\$10	Per wire
<p><b>Incoming Wire – International</b> – A wire transfer received from a bank located outside the U.S. and deposited into your account.</p>	\$10	Per wire
<p><b>Outgoing Wire – Domestic</b> – A wire transfer sent from your account to another account located in a U.S. bank.</p>	\$25	Per wire
<p><b>Outgoing Wire – International</b> – A wire transfer sent from your account to another account located outside the U.S. that may be sent in U.S. or foreign currency.</p>	\$45	Per wire

LEGAL PROCESSING		
Description	Fee	Additional Information
<p><b>Levy</b> – Processing of any tax levy against your accounts, whether or not the funds are actually paid.</p>	\$50	Plus attorney fees
<p><b>Garnishment</b> – Processing of any garnishment against your accounts, whether or not the funds are actually paid.</p>	\$50	Plus attorney fees

OTHER FEES		
Description	Fee	Additional Information
<b>Account Closed within 30 days of opening</b>	<b>\$25</b>	Per account
<b>Cashier's Check</b> – A check issued by the Bank.	<b>\$5</b>	Per check
<b>Check Order</b> – An order of personal checks, deposit slips or other banking supplies.	<b>Varies</b>	Depending on the style and quantity selected.
<b>Domestic Collection Item</b> - Incoming or Outgoing collection of check and non-check items such as a draft, drawn on a U.S. bank.	<b>\$20</b>	Per item <ul style="list-style-type: none"> <li>• NSF checks, oil and gas draft, sight drafts, without entry claims, etc.</li> <li>• Other banks involved in the collection process may charge additional fees.</li> </ul>
<b>Deposited Item/Cashed Check Returned Unpaid</b> – Your deposited or cashed check or draft is returned unpaid.	<b>\$8</b>	Per item Per check or draft returned unpaid
<b>Stop Payment</b> - You request a stop payment on an ACH item or check by phone or at a financial center.	<b>\$30</b>	Per stop payment request Stop payments are valid for 6 months.
<b>Incorrect Address Fee</b> – When mail is returned to the Bank as undeliverable or is received back by the Bank because an address change notification was not received by the Bank or the address provided is incorrect.	<b>\$5</b>	Per account, per month This fee can be avoided by providing the Bank with your current address each time you change your address.
<b>Research</b> – Research on your account including printing or viewing old statements, checks, and other documents.	<b>\$25</b> <b>\$2</b>	Per hour (One hour minimum) Per page
<b>Snapshot Statement</b> - A statement of current activity that has occurred on your account since the last statement.	<b>\$3</b>	Per statement
<b>Special Statement</b> – Request by a customer to have a statement cut at a specific time of the month outside of the Bank designated time.	<b>\$5</b>	Per account, per statement cycle

OTHER FEES		
Description	Fee	Additional Information
<b>Statement Reconciliation</b> – A bank employee assists with reconciling your account.	<b>\$25</b>	Per hour (One hour minimum)
<b>Night Depository Lock Bags</b>	<b>\$20</b>	Per bag
<b>Night Depository Zipper Bags</b>	<b>\$5</b>	Per bag (one bag free)
<b>Change Orders</b> – Cash processing fee	<b>\$0.20</b>	Per \$100

SAFE DEPOSIT		
Description	Fee	Additional Information
<b>Safe Deposit Annual Rent</b>	<b>Varies</b>	By location
<b>Drilling Fee</b> – The Bank must drill the safe deposit gain access either due to lost keys or nonpayment rent.	<b>\$125</b>	Per occurrence
<b>Lost Key Fee</b> – One of the two keys to the safe deposit box is lost and is replaced.	<b>\$25</b>	Per occurrence

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