



SCHEDULE OF ACCOUNT FEES

Effective October 2017

CONSUMER ACCOUNT INFORMATION

Cashier's Check - Customers	\$5.00
Deposit Item Returned	\$6.00
Dormant Account Fee (Per month)	\$5.00
Early Closure of Account (within 90 days of opening)	\$10.00
Paid Item Fee*	\$30.00
Return Item Fee*	\$30.00
Returned Mail Fee	\$5.00
Continuous Overdraft Charge*	\$10.00
(Overdrawn accounts: On the 6th consecutive Calendar day a \$10.00 charge per day until the balance is 0 or positive)	
Maximum Daily Overdraft Paid/Returned Fee	\$120.00
Sweep Transfer for Overdraft Protection (per day)	\$10.00
Phone Transfers (in house request)	\$1.00
Online Banking Transfers	Free
Touch Tone Teller Transfers	Free
Stop Payment Handling Fee (expires after 24 months)	\$30.00
Tax Levy/Garnishment	\$75.00
Records Research Program: (per hour + out of pocket)	\$30.00
Copies of Statements (not a history printout)/ research items/ Form 1099 each	\$3.00
Duplicate Mailing Statements	\$3.00
E-Docs	Free
Check Copies	\$2.00
WIRE TRANSFERS - Customer	
Incoming Domestic / International each	\$15.00
Outgoing Domestic each	\$20.00
Outgoing International each	\$50.00
ATM	
Islanders Bank customers	Free
Non-Bank Customers	\$3.00
Debit Card Replacement	\$5.00
Instant Issue Debit Card (Generic Card)	Free
Instant Issue Debit Card (Non-Generic Card)	\$3.00
International Service Assessment (ISA)/ Currency Conversion Fee	1% of transaction amount
CHECK COLLECTIONS	
Domestic Incoming/Outgoing each	\$25.00
International Incoming/Outgoing each	\$40.00
CHECK PRINTING	
Check Orders—Prices vary by style. (If purchased Outside of bank, bank must approve checks.)	
Counter Checks each (maximum 5 per day)	\$2.00
INTERNATIONAL SERVICES	
Foreign Draft	\$30.00
Draft Stop Payment	\$50.00
Foreign Currency Order	\$25.00
Foreign Currency Shipment + postage	\$25.00
SAFE DEPOSIT BOX (Annual Fee)	
3 X 5 Box	\$30.00
3 X 10 Box	\$50.00
5 X 10 Box	\$75.00
10 X 10 Box	\$100.00
Key Replacement	\$25.00
Late Fee (Charged 14 days after due date)	\$5.00
Drilling Fee	\$175.00

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ECO-CHECKING	
Minimum Opening Balance	\$100.00
Minimum Daily Balance	\$0.00
Monthly Electronic Statement	Free
Monthly Paper Statement Delivery Fee	\$3.00
ISLANDS CONNECTION CHECKING	
Minimum Daily Balance required to avoid monthly service charge**	\$100.00
Service Charge	\$4.00
ISLANDS BEST CHECKING	
Age 55 Yrs. Young	
Minimum Daily Balance	\$0.00
ISLANDS INTEREST CHECKING	
Minimum Daily Balance required to avoid monthly service charge	\$1,500.00
Service Charge	\$7.50
ISLANDS CONNECTION SAVINGS	
Minimum Daily Balance required to avoid monthly service charge***	\$250.00
Service Charge	\$2.00
Excess transaction charge per item assessed for any transaction exceeding six transfers from your account each statement cycle.	\$5.00
ISLANDS SAVINGS	
Minimum Daily Balance required to avoid monthly service charge (waived if under the age of 18 yrs.)	\$250.00
Service Charge	\$2.00
Excess transaction charge per item assessed for any transaction exceeding six transfers from your account each statement cycle.	\$5.00
ISLANDS MONEY MARKET	
Minimum Daily Balance required to avoid monthly service charge	\$2,500.00
Service Charge	\$10.00
Excess transaction charge per transaction apply when account exceeds six pre-authorized third party withdrawals per month.	\$5.00
No interest will be paid if the daily balance falls below	\$2,500.00

*Created by in-person withdrawals, check or electronic means (other than point-of-sale and ATM transactions)

**Minimum Daily Balance waived with monthly transfer \$25.00 or more to Islands Connection Savings.

***Minimum Daily Balance waived with monthly transfer \$25.00 or more from Islands Connection Checking.

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