

**Irwin Union Bank  
Consumer Fee Schedule**

**MISCELLANEOUS FEES**

Overdraft Item	\$33.00
Returned Item	30.00
Returned Item Charge Back	10.00
Daily Continuous Overdraft Fee	6.00
Non-Irwin Union ATM (withdrawal, balance inquiry, or transfer)*	Free
Stop Payment	26.00
Telephone Funds Transfer	2.00
Overdraft Transfer Fee	5.00
Research (per hour, one hour minimum)	25.00/hr
Statement Copy (per page)	5.00
Item Copy	2.00
Early Account Closing	25.00
Dormant Account (monthly)	2.25/mo
Money Orders	3.00
Cashier's Checks	5.00
Travelers Checks	
One Signature	2.00%
Two Signatures	2.50%
Certified Check	10.00
Notary Service	
Customer	2.00
Non-Customer	5.00
Signature Guarantee	
Customer	2.00
Cash Items	10.00/day
Wire Transfers	
Incoming	11.00
Outgoing – Domestic	16.00
Outgoing – International	40.00
Foreign Item Collection	30.00 + cost
Foreign Currency	
Exchange	15.00 + cost
Foreign Draft	15.00 + cost
Written Verification	10.00
Overnight Debit Card Replacement Consumer	100.00

\* Irwin Union Bank will rebate any ATM fees charged by other banks directly into your account on the following business day. In addition, Irwin Union Bank will waive the fees normally charged to its clients for using foreign ATMs.

**INTERNET BANKING – CONSUMER ONLY**

Irwin Online	Free
NetPayment (per month)	Free

**HEALTH SAVINGS ACCOUNTS**

Account Set-up	25.00
Monthly Service Fee	5.00
(Waived for balances greater than \$2,000.00)	
Account Closing	25.00

**SAFE DEPOSIT BOXES**

3" x 5"	22.00
5" x 5"	33.00
3" x 10"	39.00
4" x 10"	42.00
5" x 10"	63.00
7" x 10"	83.00
10" x 10"	107.00
15" x 10"	112.00
Lost Key/Lock Replacement	Priced by Market
Safe Deposit Box Drilling	Priced by Market

**Member FDIC**

**Irwin Union Bank & Trust and Irwin Union Bank, FSB are members of the Irwin Family of Companies**