PERSONAL & BUSINESS ACCOUNTS — CHECKING ACCOUNTS, SAVINGS ACCOUNTS, MMAS & CDS

Effective Date: November 1, 2026

DOMESTIC DEPOSIT ACCOUNTS

Account Type	Minimum Daily Balance to Avoid Monthly Service Charge [8]	Service Charge	Minimum Balance to Earn Annual Percentage Yield (APY) [8]	Transaction Limitations
Personal Checking	$500.00	$15.00	APY Not Applicable	None
NOW Account	$2,500.00	$20.00	$2,500.00	None
Beyond Personal [1] Checking	None	None-only offered to customers who have an established extension of credit at IFB.	APY Not Applicable	None
Senior Citizen Checking [9]	None	None	APY Not Applicable	The IFB Senior Citizen Checking Account is limited to individuals who are at least 62 years of age at the time of account opening. Eligibility is subject to verification.
Personal Money [9] Market	$2,500.00	$18.00	$2,500.00	Limited to six (6) transactions and/or withdrawals per month or a $15 charge per each excess item.
Personal Savings [9]	$500.00	$18.00	$500.00	Limited to six (6) transactions and/or withdrawals per month or a $15 charge per each excess item.
Child Flutma [9] Savings	$500.00	$12.00	$500.00	Limited to six (6) transactions and/or withdrawals per month or a $15 charge per each excess item.

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Business Checking [10]	$2,500.00	$15.00	APY Not Applicable	Limited to 50 debits per month, or $0.15 charge per each excess item.
Business Money Market [9]	$5,000.00	$18.00	$5,000.00	Limited to six (6) transactions and/or withdrawals per month or a $15 charge per each excess item.
Beyond Business Checking [1] [10]	None	None-only offered to customers who have an established extension of credit at IFB.	APY Not Applicable	None
Business Interest Checking [10]	$5,000.00	$15.00	$5,000.00	Limited to 50 debits per month, or $0.15 charge per each excess item.

INTERNATIONAL DEPOSIT ACCOUNTS

Account Type	Minimum Daily Balance to Avoid Monthly Service Charge [8]	Service Charge	Minimum Balance to Earn Annual Percentage Yield (APY) [8]	Transaction Limitations
Personal Checking (I) [6]	$25,000.00	$55.00	APY Not Applicable	None
NOW Account (I) [6]	$25,000.00	$55.00	$25,000.00	None
Beyond Personal Checking (I) [1]	None	None-only offered to customers who have an established extension of credit at IFB..	APY Not Applicable	None
Personal Money Market (I) [6] [9]	$25,000.00	$55.00	$25,000.00	Limited to six (6) transactions and/or withdrawals per month or a $15 charge per each excess item.

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Personal Savings (I) [6] [9]	$50,000.00	$55.00	$50,000.00	Limited to six (6) transactions and/or withdrawals per month or a $15 charge per each excess item.
Business Checking (I) [10]	$50,000.00	$60.00	APY Not Applicable	Limited to 50 debits per month, or $0.15 charge per each excess item.
Business Money Market (I) [6] [9]	$50,000.00	$60.00	$50,000.00	Limited to six (6) transactions and/or withdrawals per month or a $15 charge per each excess item.
Business Interest Checking (I) [10]	$50,000.00	$60.00	$50,000.00	Limited to 50 debits per month, or $0.15 charge per each excess item.

SCHEDULE OF FEES & SERVICE CHARGES

AUTOMATED TELLER MACHINE (ATM) DEBIT CARD RELATED FEES

[7] IFB transactional accounts include five (5) no fee ATM withdrawals per statement cycle, worldwide.

Cross Border Fee ..... 1.90% of total transaction amount

Currency Conversion Fee 0.20%

Replacement Debit Card Fee $15.00

International Replacement Debit Card Fee $25.00
(Courier not included. Refer to Delivery Shipping Related Fees.)

Rush Replacement Debit Card Fee $125.00

SAFE DEPOSIT BOXES RELATED FEES

SIZES AND ANNUAL RENTAL FEES

[2] 3 x 5 ..... $35.00

[2] 3 x 10 ..... $80.00

[2] 5 x 10 ..... $100.00

[2] 10 x 10 ..... $200.00

Key Deposit Fee $30.00

Late Payment Fee $25.00

Drilling Fee $275.00

Drilling Appointment Cancellation Fee $150.00

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DELIVERY SHIPPING RELATED FEES

Domestic Courier Shipping Fee	$40.00
International Courier Shipping Fee	$75.00

COLLECTION FEES - INCOMING & OUTGOING (DOMESTIC CUSTOMERS)

Collection Fee (per item)	$50.00

WIRE TRANSFER FEES

International Outgoing Online Wires

Personal Int'l Outgoing WT Fee	$45.00
Business Int'l Outgoing WT Fee	$45.00
Manual Int'l WT Fee	$80.00
Manual FX WT Fee	$80.00

Domestic Outgoing Online Wires

Personal Dom. Outgoing WT Fee	$25.00
Business Dom. Outgoing WT Fee	$35.00
Manual Dom. WT Fee	$50.00
Manual FX WT Fee	$80.00

Other Wire Transfer Fees

Incoming WT Fee (Domestic/International)	$10.00
FX Incoming WT Fee	$10.00
Wire Transfer Investigation Fee (per research request)	$10.00
Wire Transfer Trace Fee (per request)	$20.00
Wire Confirmation Fee (per confirmation)	$20.00

OVERDRAFT /UNCOLLECTED RELATED FEES

Non-Sufficient Funds Fee (NSF) (Business Account Only)	$35.00 (4)
Overdraft Paid Fee (Business Account Only)	$35.00 (4)
Overdraft Interest Fee (Business Account Only)	17.50% for the (5) amount overdrawn per business day
Uncollected Funds Fee (UNC)	$25.00 (3) (4)
Early Account Closing Fee	$25.00

OTHER FEES

(6) Initial Account Processing Fee for All Foreign Accounts (one time fee)

Business	$750.00
Personal	$300.00

(9) Excess Transaction Fee - for Savings and Money Market accounts (exceeding six (6) transactions per statement cycle) $15.00

(10) Business Checking Excess Transaction Fee (per statement cycle -if applicable) ..... $0.15 (per each debit transaction in excess of 50)

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Internal TRF (Transfer) Fee	$5.00
Cashier's Check Fee	$15.00
Cashier's Check Non-Customer Exchange Fee	$25.00
Research Fee (per hour-within 2 years)	$25.00
Research Fee (per hour-over 2 years)	$50.00
Audit Confirmation Fee	$50.00
Incoming Return Item Fee	$15.00
Dormant Account (monthly fee-after 12 months of the account being inactive)	$25.00
Return Mail Fee (monthly)	$15.00
Stop Payment Fee (per item and valid for 6 months)	$35.00
Legal Processing Fee (Garnishments, Levies, Notice of Freeze, Subpoena)	$150.00
Non-Customer Check Cashing Fee	$15.00
Statement Printout Fee (per statement)	$5.00

IMPORTANT FOOTNOTES

(1) The Beyond Personal Checking and Beyond Business Checking is only offered to customers with an established extension of credit at IFB.

(2) All safe deposit box rental fees must be paid in advance for the entire year, on an annual basis.

(3) In addition to the International Finance Bank (IFB) charge of $25.00 for this collection unpaid item, there may be other fees incurred which may be assessed to the customer due to the Payee Bank's related charges for this item (when applicable).

(4) An insufficient funds fee may be created by check, an in-person withdrawal, ATM Withdrawal, ACH, or by any other electronic means. If this occurs, a Non-Sufficient Funds Fee (NSF) or an Uncollected Funds Fee (UNC) may apply per item to all of your accounts with us except certificates of deposit. There is no limitation to the number of NSF Item Fees charged on a business day. (Refer to footnote 5 for more details.)

(5) 17.50% annualized rate on the total negative balance per business day, including, but not limited to, any Non-Sufficient Funds Fee (NSF)and Uncollected Funds (UNC) Fees incurred. We will assess the overdraft interest charge per statement cycle.

(6) Initial Account Processing Fee applies to foreign individuals and foreign entities.

(7) This account includes five (5) no fee external ATM transactions per statement cycle. Specifically, International Finance Bank (IFB) will reimburse up to five non-IFB ATM fees per statement cycle at the end of the statement cycle. The ATM fee reimbursement is for every ATM worldwide. IFB will not reimburse any currency exchange or cross border fees you might incur at any ATM. Account transaction fees as described in the Fee Schedule or account terms may apply.

(8) Minimum daily balance to avoid statement cycle service charge and earn interest on applicable interest-bearing accounts. Also applies to accounts opened for a period less than a full statement cycle and the balance falls below minimum for any day.

(9) For Money Market and Savings Accounts, transactions are limited to six (6) withdrawals or transfers (or combination of 6 transfers and withdrawals) per each statement cycle to another of your account(s), or to third parties when these transfers are made-by means of preauthorized, automatic transfer, or telephone/Electronic transfer, or by check, draft, debit card, or similar order. **An Excess Transaction Fee of $15 will be charged for each transaction exceeding the limit of six (6) transactions per statement cycle. The fee is applied for each excessive transaction beyond the stipulated limit.**

(10) An excess item fee of $0.15 will be charged for each debit transaction (withdrawal, check paid, automatic transfer, or payment) that exceeds 50 transactions during a statement cycle.

(11) An Early Account Closing fee of $25 will be assessed if the account holder chooses to close their accounts within the first six (6) months of its opening. **This applies to all IFB accounts.**

See your account disclosure bundle for additional information.