

**ITASCA BANK & TRUST CO.
LIST OF PRODUCTS AND SERVICES**

1 Consumer Deposit Products

- ATM Card and Visa® Debit Card
- Certificates of Deposit
- Itasca Savings Account
- Minor Savings Account
- ILUTMA Savings Account
- Itasca Checking Account
- Interest Checking Account
- Individual Retirement Accounts (IRA)
- Money Market Account
- Christmas Club Account
- Health Savings Account (HSA)

2 Consumer Loan Products

- Home Equity Line of Credit (HELOC)
- Installment Loans
- Overdraft Line of Credit (ODLOC)
- Consumer Mortgage Loans
- Consumer Construction Loans

3 Commercial Deposit Products

- Low, Mid and High-Volume Commercial Checking Accounts
- Savings Account
- Money Market Account
- Preferred Business Money Market Account
- Certificates of Deposit
- Simplified Employee Pension (SEP)
- Visa® Business Debit Card

4 Commercial Loan Products

- CD Secured Loans
- Homeowner Association Loans (common element repair loans)
- Construction Loans
- Equipment Loans
- Letters of Credit
- Lines of Credit
- Real Estate Loans
- Working Capital Loans
- Small Business Line of Credit
- Small Business Overdraft Line of Credit

5 Teller Products

- Cashier's Checks

Gift Cards
Money Orders

6 Trust Products

Roselle branch does not have a Trust or Investment Services representative at that location permanently; one staff member from each area is periodically there; however, if a customer needed assistance, Itasca would be contacted, and someone would go to the Roselle location.

Agency
Corporate Agency Trust Services
Executor-Administrator Services
Insurance Trusts
IRA Rollover Trusts
Land Trusts
Living Trusts
Testamentary Trusts

Investment Services (LPL)

7 Other Services/ Programs

Certificate of Deposit Account Registry Service (CDARS)
Collections
*Consumer/ Business Credit Cards and Secured Credit Card (through TCM Bank)
Electronic Federal Tax Payment System
E-statements
IntraFi Cash Service (ICS)
Lockbox Service
Merchant Credit Card Services
Medallion Stamp Services
Notary Services
Remote Deposit Capture (Click Deposit)
Positive Pay
Reverse Positive Pay
Signature Guarantee
Sweep Account
Vault Boxes
Wire Transfers
Women's Initiative Program

8 Alternation Delivery Systems

ATMs
Bank by Phone
Bank by Mail
Direct Deposits
24 Hour Depository
Online Banking (including bill payment, cash management)

- Mobile Banking, including Mobile Deposit



CONSUMER SCHEDULE OF FEES AND SERVICE CHARGES

Money Orders	Customer	\$ 3.00 per check
	Non-Customers	\$ 5.00 per check
Cashier's Checks	Customer	\$ 5.00 per check
	Non-Customer	\$ 10.00 per check
Checks cashed, not drawn on Itasca Bank		\$ 9.50 per check
<i>(No charge to customers with equal amount in checking or savings account)</i>		
Non-Customer Loose/Rolled Coin		10% or \$2.00 minimum
Signature Guarantee (IBT Customers Only)		No charge
Notary Services	Customer	No charge
	Non-Customer	\$ 1.00 per document
	Notarial Record	\$ 25.00 per completion
Legal Process Responses / e.g. Garnishments, Levies		\$150.00 minimum
Research Item Copies	<i>(Research Charges May Apply)</i>	\$ 2.00 per page
Research Statement Copies	<i>(Research Charges May Apply)</i>	\$ 5.00 each
Account Reconciliation & Research		\$ 35.00 per hour
Photo Copies		\$.25 per sheet
Fax Service		\$ 3.00 per sheet
Temporary Checks		\$ 1.00 per check
Overdraft/Non-Sufficient Funds (NSF) Charge		\$ 33.00 per item
Itasca Bank Mobile Deposit		No charge
ATM/Debit Card		Free
Debit Card Inactivity Annual Fee (after 12 months)		\$ 25.00 per year
ATM/Debit Card Replacement		\$ 15.00 per card
Expedited Debit Card		\$ 30.00 per card
Empty ATM Envelope Deposit Fee		\$ 10.00 per envelope
Account Re-Open Fee Within 180 Days		\$ 25.00 per account
Account Closed Within 180 Days		\$ 50.00 per account
Duplicate Mailing Statement (text only)		\$ 3.00 per month
Personal Paper Imaged Statement		\$ 4.00 per month
Undeliverable Statements / Notices		\$ 10.00 per month
Dormant Fee - Checking & Savings Accounts (After 18 months)		\$ 6.00 per month

2 Signature Required Business Account Fees		
High Volume Business Checking		\$.25 additional per check written
Low Volume/Mid Volume Business Checking		\$ 15.00 per month
Business Savings/Money Market		\$ 15.00 per month
Wire Transfers	Outgoing Domestic	\$ 30.00 per wire
	Outgoing International	\$ 50.00 per wire
	Incoming	\$ 12.00 per wire
Stop Payments	Paper Check	\$ 30.00 per item
	Online Bill Payment	\$ 30.00 per item
	Preauthorized Debit	\$ 30.00 per item
	PopMoney Payment	\$ 30.00 per item

Vault Box Fee Schedule

3" X 5" X 22"	\$ 45.00
5" X 5" X 22"	\$ 55.00
3" X 10" X 22"	\$ 65.00
5" X 10" X 22"	\$ 75.00
10" X 10" X 22"	\$110.00
10" X 15" X 22" <i>Itasca Branch Only</i>	\$150.00
15" X 10" X 22" <i>Roselle Branch Only</i>	\$150.00
Lost Key Charge	\$ 50.00
Vault Drilling	\$160.00
Late Payment Fee	\$ 10.00*

*waived with new auto-debit

Dimensions are listed as height x width x depth

The contents of the vault box are not insured by the FDIC



BUSINESS SCHEDULE OF FEES AND SERVICE CHARGES

Money Orders	Customer	\$ 3.00 per check
	Non-Customers	\$ 5.00 per check
Cashier's Checks	Customer	\$ 5.00 per check
	Non-Customer	\$ 10.00 per check
Checks cashed, not drawn on Itasca Bank <i>(No charge to customers with equal amount in checking or savings account)</i>		\$ 9.50 per check
Non-Customer Loose/Rolled Coin		10% or \$2.00 minimum
Signature Guarantee (IBT Customers Only)		No charge
Notary Services	Customer	No charge
	Non-Customer	\$ 1.00 per document
	Notarial Record	\$ 25.00 per completion
Legal Process Responses / e.g. Garnishments, Levies		\$150.00 minimum
Research Item Copies	<i>(Research Charges May Apply)</i>	\$ 2.00 per page
Research Statement Copies	<i>(Research Charges May Apply)</i>	\$ 5.00 each
Account Reconciliation & Research		\$ 35.00 per hour
Photo Copies		\$.25 per sheet
Fax Service		\$ 3.00 per sheet
Temporary Checks		\$ 1.00 per check
Overdraft/Non-Sufficient Funds (NSF) Charge		\$ 35.00 per item
Sustained Overdraft (OD) Charge <i>(A fee will be assessed at the end of the 5th business day your account remains overdrawn and each day thereafter)</i>		\$ 6.00 per day
Return Deposited Item Fee		\$ 4.50 per item
Itasca Bank Mobile Deposit		No charge
ATM/Debit Card		Free
Debit Card Inactivity Annual Fee (after 12 months)		\$ 25.00 per year
ATM/Debit Card Replacement		\$ 15.00 per card
Expedited Debit Card		\$ 30.00 per card
Empty ATM Envelope Deposit Fee		\$ 10.00 per envelope
Account Re-Open Fee Within 180 Days		\$ 25.00 per account
Account Closed Within 180 Days		\$ 50.00 per account
Duplicate Mailing Statement (text only)		\$ 3.00 per month
Business Paper Imaged Statement		\$ 10.00 per month
Undeliverable Statements / Notices		\$ 10.00 per month
Dormant Fee - Checking & Savings Accounts (After 18 months)		\$ 6.00 per month

2 Signature Required Personal Account Fees

Personal Checking Account	\$.25 per check written
Personal Savings Account	\$ 5.00 per month
Personal Money Market	\$ 5.00 per month

Wire Transfers	Outgoing Domestic	\$ 30.00 per wire
	Outgoing International	\$ 50.00 per wire
	Incoming	\$ 12.00 per wire
Stop Payments	Paper Check	\$ 30.00 per item
	Online Bill Payment	\$ 30.00 per item
	Preauthorized Debit	\$ 30.00 per item
	PopMoney Payment	\$ 30.00 per item

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Lost Key Charge	\$ 50.00
Vault Drilling	\$160.00
Late Payment Fee	\$ 10.00*

*waived with new auto-debit

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IBT Consumer Loan Fees

Installment Loans:

- \$150 Loan Fee

Mortgage Loans (Standard Fees):

- \$400 Application Fee
- \$500 Underwriting Fee
- \$400-\$750 Appraisal Fee
- \$4 credit report
- \$12 Flood Determination Fee
- \$68 Tax Monitoring Fee
- \$150-\$400 Recording Fees
- \$150 Closing Fee
- Title Insurance, including owner's policy, lenders policy, closing fee & closing protection letters (amount depends on loan amount).
- Odd Days Interest (amount depends on loan amount and closing date)
- \$100 Predatory Lending Certificate if located in counties of Cook, Kane, Will & Peoria

Home Equity Lines of Credit:

- \$75 Annual Fee
- 1% of the initial credit limit prepayment penalty (if closed within first 36 months)

Overdraft Protection Lines of Credit:

- \$33 Annual Fee

Bridge Loan

- 1/2 Point Application Fee

Second Mortgage

- \$500 Loan Fee

Construction Loan

- 1/2 Point Application Fee
- \$500 Construction Escrow Fee (4 draws)
- \$350-\$800 Appraisal Fee
- \$12 Flood Determination Fee
- \$100-\$200 per inspection
- \$150-\$400 Recording Fees
- \$150 Closing Fee
- Title Insurance, including owner's policy, lenders policy, closing fee & closing protection letters (amount depends on loan amount).

Itasca Bank & Trust Co. office hours are:

	Itasca		Roselle	
	Lobby	Drive-up	Lobby	Drive-up
Monday-Thursday	9:00 a.m.-4:00 p.m.	7:00 a.m.-6:00 p.m.	9:00 a.m.-5:00 p.m.	7:00 a.m.-6:00 p.m.
Friday	9:00 a.m.-5:00 p.m.	7:00 a.m.-6:00 p.m.	9:00 a.m.-5:00 p.m.	7:00 a.m.-6:00 p.m.
Saturday	9:00 a.m.-1:00 p.m.	7:00 a.m.-1:00 p.m.	9:00 a.m.-1:00 p.m.	7:00 a.m.-1:00 p.m.

Last reviewed: 2/15/24