



Understanding Your Consumer Deposit Account

Schedule of Fees - Effective July 1, 2026

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

ATM / Debit Card Services

Debit Card Replacement

- Same-day Card Production.....\$10.00
(produced in-branch during regular business hours)
- Overnight Replacement by Mail.....\$75.00
(expedited turnaround)

Non-Ives Bank ATM Charge (per transaction) ¹.....\$2.00
Domestic and International ATM Charges. This fee is separate from any fee the ATM operator may charge you.

Signatory Services

Signature Guarantee\$10.00 per signature
This service is only for customers and has a maximum amount of \$250,000.

Notary Service (non-customer) \$5.00 per signature

Check Printing and Other Bank Checks

Checks and/or Supplies ² Fee varies based on product type, shipping costs, and applicable taxes.
Orders of personal checks, deposit slips, or other banking supplies.

Official Bank Check ³\$10.00

Money Order ³\$5.00

Temporary Counter Checks.....\$2.00
Sheet of 4 checks.

Overdraft Fees

The categories of transaction for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, or other electronic means.

Nonsufficient Funds (NSF).....\$35.00
Paid or Returned and Uncollected Funds Paid or Returned (each item).
Maximum of five items per day.

Overdraft Privilege Program\$35.00
ATM/Point-of-Sale (POS) One-Time Transaction (unless your ATM or POS one-time debit card transaction was authorized based on a positive balance but settled against a negative balance).

Overdraft Protection Transfer Fee\$10.00

Returned Deposited Item (checks and ACH)..... \$15.00

Other Bank Fees

Paper Statement Fee ⁴\$3.00

Stop Payments.....\$35.00
Per Item - Check or ACH.

Stop Payments - Range of Checks\$35.00
Fee is applied to a range of checks in sequential order.

Individual Retirement Account (IRA) and/or

Health Savings Account (HSA) Transfer or

Termination Fee\$50.00

Account Research / Balancing Assistance\$25.00 per hour
Special / Duplicate Statement Printing\$5.00
Returned Mail Processing\$5.00
Lost Passbook Fee.....\$10.00
Account Closing.....\$25.00
Less than 90 days from opening.

Legal Processing.....\$125.00
Processing of any garnishment, tax levy, or court administrative order against your account(s), whether or not the funds are actually paid.

Collections: Domestic and International\$35.00

Special Coin and Currency Orders.....\$50.00

Foreign Currency Purchase.....\$27.00
Facilitated through Atlantic Community Bankers Bank (ACBB). Exchange service takes 2 business days.

Account Verification Letter.....\$20.00

Inactivity Fee (monthly/and/or per statement cycle)\$2.00
For account balances less than \$1,000.00.

Charge Per Check ¹\$0.50
Each check paid in excess of ten per statement cycle.

Wire Services

Incoming Domestic or International Wire Transfer ³\$15.00

Outgoing Wire Transfer - Domestic ³\$25.00
Other correspondent bank service charges may apply.

Outgoing Wire Transfer - International\$45.00
Other correspondent bank service charges may apply.

Safe Deposit Box Services

Safe Deposit Box Annual Rental Fee ⁵

2" x 5"	\$40.00	5" x 10"	\$125.00
3" x 5"	\$60.00	7" x 10"	\$150.00
3" x 10"	\$85.00	10" x 10"	\$200.00
5' x 5"	\$90.00		

Safe Deposit Box sizes and availability vary by location. We currently DO NOT offer them at 12 Hayestown Avenue, and 35 West Street, Danbury and 2586 Summer Street, Stamford, CT.

Safe Deposit Box Lost Key\$20.00

Safe Deposit Box Late Fee\$10.00
After 30 days.

Safe Deposit Box Drill.....\$200.00

1. Applies only to Priority Checking and Simply Checking Accounts.
2. Priority Platinum Accounts are eligible to receive two orders of basic Ives Bank personal checks per calendar year free of charge.
3. Does not apply to Priority Platinum Accounts.
4. Applies only to Priority Checking Accounts opened after June 30, 2026.
5. Priority Platinum Accounts receive up to \$60.00 credit towards Safe Deposit Box Annual Fee.



Visit our website at [IvesBank.com](https://www.IvesBank.com) to find the branch location closest to you.

844.723.2265

