

FEE SCHEDULE – Business

Beginning January 1, 2026 – Changes are noted in bold



Ixon Bank

DEPOSIT SERVICES

Business Basic Plus	Monthly maintenance charge	N/A	per account
	Checks paid and Other debits	\$0.25	per item, after 50 items ²
	Deposits and Other credits	\$0.25	per item, after 50 items ²
	Items deposited	\$0.25	per item, after 50 items ²
Business Select Plus	Monthly maintenance charge	\$15.00	per account ¹
	Checks paid and Other debits	\$0.25	per item, after 500 items ²
	Deposits and Other credits	\$0.25	per item, after 500 items ²
	Items deposited	\$0.25	per item, after 500 items ²
Business Elite Plus	Monthly maintenance charge	\$20.00	per account
	Checks paid and Other debits	\$0.20	per item
	Deposits and Other credits	\$0.30	per item
	Items deposited	\$0.13 / \$0.15	On-us, per item / Not On-U.s, per item ²
Overdraft Related Charges and NSF	Returned item fee	\$44.00	per item, maximum of two fees per day
	Overdraft fee	\$44.00	per item, maximum of two fees per day
	Continuous overdraft charge	\$8.00	per day
	<i>Continuous overdraft charge is applied each business day beginning at the end of the 5th business day. This charge applies to overdrafts created by check, in-person withdrawal, or ACH debit. Continues until a positive balance is retained in the account.</i>		
	Overdraft protection (from another Ixon Bank account)	\$10.00	

1. No monthly maintenance charge for Business Select Plus if minimum daily balance of \$2,500 is maintained or if a \$100,000 savings or loan relationship(s) is maintained.

2. Items include: checks paid, items deposited, online banking transfers (excluding automatic loan payments), debit card transactions, ATM withdrawals, & ACH transactions.

BUSINESS ONLINE BANKING

Business Online Banking	Base Module Charge	N/A	Business Basic Plus, per month
		N/A	Business Select Plus, per month
		\$25.00	Business Elite Plus, per month
	Business Mobile Banking	No additional charge	

TREASURY MANAGEMENT SOLUTIONS

Automatic Clearing House (ACH)	ACH Monthly base fee	\$40.00	per month
	ACH Initial set-up fee	\$25.00	
	ACH file fee	\$3.00	per month, after first four files
	ACH per item in file fee	\$0.13	per item
	ACH returns	\$5.00	per item
Fraud Prevention Solutions	ACH Block/Filter Monthly base fee	\$5.00	Business Basic Plus, per month
		\$10.00	Business Select Plus, per month
		\$25.00	Business Elite Plus, per month
	ACH Block/Filter per exception fee	No charge	
	Positive Pay Monthly base fee	\$5.00	Business Basic Plus, per month
		\$10.00	Business Select Plus, per month
		\$25.00	Business Elite Plus, per month
	Positive Pay per exception fee	No charge	

Revised November 6, 2025



TREASURY MANAGEMENT SOLUTIONS

Remote Deposit Capture (RDC)	RDC Monthly base fee	\$50.00	per month
	RDC Rental fee	\$25.00	per month
	RDC Deposits	\$0.30	per item
	RDC Items deposited	\$0.13	per item
Sweep Processing	Loan Account Sweep	\$175.00	per month
	Zero Balance Account (ZBA)	\$100.00	per month
	Insured Cash Sweep (ICS)	\$50.00	per month
Wire Transfers	Online wire module	\$10.00	per month
	Domestic incoming	\$20.00	per wire
	Domestic outgoing	\$25.00	per wire
	- initiated thru online wire module	\$20.00	per wire
	International incoming	\$25.00	per wire
	International outgoing	\$55.00	per wire
	- initiated thru online wire module	\$50.00	per wire

GENERAL ACCOUNT CHARGES & USAGE

	Paper statement charge	\$4.00	per statement
	Coin rolls	\$0.15	per roll
	Currency straps	\$0.30	per strap
	Foreign check processing	\$10.00	per check
	New account closing	\$25.00	within 90 days of opening

MISCELLANEOUS FEES

Miscellaneous Fees	Account Research/Reconciliation (copy charges apply)	\$30.00	per hour
	ATM/Debit Card replacement	\$7.00	per card
	Cashiers Check	\$3.00	per check
	Check Cashing (Checks drawn on us for non-customers)	\$10.00	per check
	Check Printing	Varies	
	Fax Service - outgoing	\$5.00	up to 3 pages
		\$2.50	each after 3 pages
	Fax service - incoming	\$1.00	per page
	Foreign ATM / Debit Card Transaction Fee	Up to 1%	Assessed by Mastercard
	Foreign draft	\$20.00	
	Photo copies / Account printouts	\$3.00	per printout
	Stop payment	\$35.00	per occurrence
	Tax Levy or garnishment	\$100.00	per request unless directed otherwise
	Telephone Banking 24/7/365	No charge	Call 1-800-522-4116
	Telephone transfer (non-automated)	\$2.00	each transaction
Safe Deposit Box	Rental Fee	Varies	by size
	Safe Deposit Box Drilling	\$180.00	per occurrence
	Safe Deposit Box Key Replacement	\$20.00	each

We're here for you.

If you have questions about your Ixonia Bank business account or any other Ixonia Bank product or solution, please visit your nearest branch or contact our **Business Services Team** at bizservicesteam@ixoniabank.com or **262-560-7327, Monday-Friday, 8AM – 5PM.**