ion BANK

Effective June 1, 2026

Consumer Schedule of Charges

CONSUMER CHECKING ACCOUNTS

Free Checking

Monthly fee	None
Per check	None
Paper statement fee	None

On the Go Checking

Monthly fee	None
Per check	None

Pure Checking

Monthly fee	$5
Insufficient funds fee	None
Dormant fee	None

This is an electronic only account with no paper checks issued.

ATM transactions are free at Ion Bank and Allpoint ATMs. There is a $2 fee for withdrawals, transfers, or balance inquiries at other ATMs (other banks' fees may apply).

Preferred Checking with Interest

Monthly fee	$8
Minimum balance to avoid monthly fee[1]	$1,000
or	
Minimum balance in a linked account to avoid monthly fee[1,2]	$3,000
Minimum balance for customers 50 and over	None
Per check	None

Classic 50 Checking with Free Checks[3]

(for customers 50 and over)

Monthly fee	None
Per check	None

NJ Consumer Checking (New Jersey Branches Only)

Monthly fee	None
Per check	None

SAVINGS ACCOUNTS

Statement and eSavings Accounts

Monthly fee[4]	$2
Minimum balance to avoid monthly fee[1]	$100
Excess activity fee[5] (per item)	$15

MONEY MARKET ACCOUNTS

Monthly fee	$8
Minimum balance to avoid monthly fee[1]	$1,000
Excess activity fee[5] (per item)	$15

GENERAL ACCOUNT RELATED FEES

Overdraft against insufficient or unavailable funds:	
Check, ACH item, electronic debit	
Returned unpaid	$20
Paid	$30
Overdraft Protection transfer	None
Overdraft Protection Advance Loan Account annual fee	$25
Check printing	Varies with quantity/style
Encoding charge for temporary checks (per check)	$1
IRA or HSA transfer fee	$35
New account closed within first 3 months	$20
Deposit account verification	$10
Replace lost passbook	$10
Stop payment or Post dated check notice	$30
Paper statement	$2
If account owner is 62 years or older	None
If account owner is 18 years or younger	None
Special statement	$5
Dormant account fee per month	
Checking after 12 months	$5
Savings or Money Market after 24 months	$5
Early Account Closure	Varies

ELECTRONIC BANKING FEES

Direct deposit and automated transfers	None
ATM Transaction	
At an Ion Bank ATM	None
At other ATMs	None
(Other banks' fees may apply)	
Point of Sale debit transactions	None
Point of Sale credit transactions	None
ACH stop payment	$30
Card reissue	$10
Card rush order	$50 plus costs
Online Banking and Bill Pay	
Overnight Check Payment	$14.95
Same Day Payment	$11.95
Mastercard® International Transaction Fees	
Cross Border Transaction Fee (% of transaction amount)	0.90%
Currency Conversion Assessment (% of transaction amount)	0.20%

MISCELLANEOUS FEES

Official Check (for customers only)	$7
(over age 62)	$4
Returned deposited item	None
Wire transfer	
Outgoing, Domestic	$30
Outgoing, Domestic Online	$15
Outgoing, Foreign	$45
Outgoing, Foreign Online	$25
Incoming, Customer	$15

Copy charge (non-bank items) per page	$0.25
Copy of check, deposit or payment item, transaction ticket, statement or other bank item (per item)	$5
Research (per hour, 1 hour minimum)	$30
Statement balancing (per hour, 1 hour minimum)	$25
Legal process	$125
Special handling	Varies
Collection item (Incoming)	$25
Collection item (Outgoing, Domestic)	None
Collection item (Outgoing, Foreign - Non-Canadian)	$30
Collection item (Outgoing, Canadian) Under $25,000	$5
Collection item (Outgoing, Canadian) $25,000 & over	$30
Notary service (customers)	None
Notary service (non-customers)	$5
Signature guarantee (for customers only)	$20
Zipper bags	$15
Consular Letter (NJ only)	$20

SAFE DEPOSIT BOX FEES

Size (inches)	*Annual Rental*
2x5	$40
3x5	$55
5x5	$70
3x10	$85
5x10	$110
7x10	$140
10x10	$180
Drilling[6] (per box)	Varies
Key replacement (per key)	$50

SAFE DEPOSIT BOX FEES* - NJ

Size *(inches)*	*Annual Rental*
3x5	$35
3x10	$65
5x5	$50
5x10	$100
10x10	$180
Drilling[6] (per box)	Varies
Key replacement (per key)	$50

*Plus New Jersey sales tax

[1] The monthly fee will be imposed if the balance in the account falls below the minimum balance requirement on any given day during the statement cycle.

[2] The balance of any 1 (one) savings account may be used as a linked savings account to avoid a monthly fee. Up to 2 (two) separate accounts may be reviewed for this purpose.

[3] Select styles.

[4] The monthly fee may be waived upon request for those under age 21 or over age 62.

[5] Per item on a Savings or Money Market account that exceeds the bank’s requirements.

[6] Customer is responsible for the total drilling fee. At the time of the drilling request, a quote will be provided.