



International Bank of
Commerce

1600 RUBEN TORRES BLVD
Brownsville, Texas 78526
(956) 547-1000 - Member FDIC
"BANK"

SCHEDULE OF FEES AND CHARGES

Teller Services

Cashier's Checks:	
Customers	\$10.00 ea.
Non-customers (Only for securing funds for an on-us check)	\$25.00 ea.
Temporary checks	\$0.50 ea. in excess of 10
Night Deposit Bag	
Small	\$18.00 ea.
Large	\$23.00 ea.
Collection of items	\$20.00 ea.
Collection of Canadian items	\$25.00 ea.

Other Services

Check printing - Varies depending on style of checks and quantity ordered	
Overdraft fee (checks and other debits paid)	\$35.00 ea.
created by check, in person withdrawal, ATM withdrawal or by any other electronic means as applicable	
Non-sufficient funds (NSF) / Return Item fee (checks and other debits returned) created by check, in person withdrawal, ATM withdrawal or by any other electronic means as applicable	\$35.00 ea.
OD Interest Charge	17.75% per annum
Item drawn on uncollected funds	\$35.00 ea.
Overdraft transfer protection	\$12.00 per transfer
Charge Back fee for Commercial Accounts Only (Deposited checks and other items returned unpaid)	
	\$12.00 ea.
Current account activity printout	\$5.00 per request
Account research	\$25.00 per hour
Reproduction of statement/item	\$5.00 per request
Reproduction of TT&Ls or Cashier's checks	\$5.00 per request
Misc.Delivery Fee Domestic/Mexico Address	\$25.00 ea.
Misc.Delivery Fee Foreign Address	\$40.00 ea.
Missing Business Document fee	\$25.00 per month
Intl Courier Proc Fee	\$25.00 per transaction
Stop payment (all items)	\$35.00 ea.
Photocopies	\$2.00 ea.
Rejected items	\$0.50 ea.
Reclear items for Commercial Accounts Only	\$11.00 ea.
Statement retention fee	\$5.00 per statement per month
Return Mail Processing fee	\$5.00 ea.
Signature card update	\$15.00 per account
Account closed within 90 days of opening	\$10.00
Trust service annual fee	\$3,000.00 min.
Escrow account/Agency account	\$3,000.00 min.
Litigation Levies and Freezes	\$100.00 ea.
Inactive account fee	\$5.00 per month

IBC Visa Prepaid Cards

Purchase Gift Card	\$5.00ea.
Reloadable Cash Card	FREE initial issuance
Reloadable Cash Card Maintenance Fee	\$4.95 per month

Wire transfers (customers only):

Outgoing Wire Transfer within USA via IBC Representative	\$35.00 ea.
Incoming Wire Transfer	\$12.50 ea.
Outgoing transfer outside USA Consumer Customer..	
via IBC Representative	\$60.00 ea.
Outgoing transfer outside USA Business Customer...	
via IBC Representative	\$50.00 ea.
Outgoing Wire Transfer within IBC (Book Transfer)	\$10.00 ea.
Wire Return Fee	\$25.00 ea.

ATM/Point of Sale (POS) Services

ATM Withdrawal limit per day	\$700.00
POS Withdrawal Limit per day	\$3,000.00
Debit/ATM Card Replacement Fee	\$15.00 ea.
IBC ATM locations:	
Withdrawal	See account description for details [†]
Transfer	See account description for details [†]
Inquiry	FREE
Deposits	Available at select ATM's
Deposit Cash Limit	\$2,000.00 Daily
Deposit Check Limit	\$2,000.00 Daily
Non-IBC ATM locations (in the U.S.):	
Withdrawal	\$ ea.
Transfer	\$2.00 ea.
Balance Inquiry	\$2.00 ea.
Non-IBC ATM locations (outside the U.S.):	
Withdrawal	\$2.50 ea.
Transfer	\$2.00 ea.
Balance Inquiry	\$2.00 ea.
Foreign Debit/ATM Transaction fee	3% of transaction amount

IBC/Commerce Voice

Balance information	FREE
Check paid information	FREE
Deposit information	FREE
Wire transfer information	FREE
Account-to-account transfer	See account description for details [†]

IBC Bank Online Services

Check account balances	FREE
Review account activity	FREE
Transfer funds between accounts	See account description for details [†]
Order Deluxe checks - Varies depending on style of checks and quantity ordered	
Inquiries with online staff	FREE
Download account information	FREE
View Images	FREE
eStatements (View and Download)	FREE
Online Stop Payment	\$35.00 ea.
Mobile Deposits	FREE
IBC to IBC Transfers	See account description for details [†]

Bill Pay

Overnight Check	\$14.95 ea.
Same-Day Bill Payment	\$9.95 ea.
Bill Pay Stop Payment	\$35.00 ea.
External Account Transfers Incoming	\$0.95 ea.
External Account Transfers Outgoing	\$0.95 ea.

[†]Transferring funds to another account, ATM withdrawals and bill payments are debits.

Account Type

Additional Fees and Information for This Account