



Truth in Savings Disclosure — Free Checking

The Truth in Savings Act, Regulation DD, was enacted to help consumers understand the terms and conditions on which interest is paid and fees are assessed. First Internet Bank (“First IB”, “the Bank”, “we”) attests the information in this disclosure is accurate as of 2/11/2020.

Account Description: First IB Free Checking is a transaction account for those who want a free account with the flexibility of unlimited transactions. This account is designed for you to take advantage of our online and mobile banking features.

Minimum Balance: A minimum balance of \$25 is required to open the account.

Rate Information: Interest is not earned on this account

Fee Information: Fees specific to this account include:

Monthly Maintenance Fee: There is not a monthly maintenance fee with this account.

Nonsufficient Funds Fee: \$30.00 per occurrence.

Overdraft Items: \$30.00 per occurrence. Fees apply to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means, as applicable.

Uncollected Funds Fee: \$30.00 per occurrence

Returned Item Fee: \$20.00 per occurrence

Stop Payment Fee: \$30.00 per occurrence

Check Copies: You may view copies of check you have written through our online banking system for up to 12 months. A charge of \$3 per item applies if you ask us to retrieve a copy of an older check for you.

Statement Copies: You may view up to 12 months of statements at no cost when you receive statements electronically. A charge of \$3 applies if you wish to receive a paper statement by mail or if you ask us to retrieve a copy of an older statement for you.

Other Fees: Please refer to our fee disclosure for a complete list of fees related to all personal accounts.

Transaction Limitations: There are no transaction limits on this account.