

Service Charge Schedule for Personal Accounts.



Effective July 30, 2021

All Transaction Accounts

Stop Payment	\$30.00
Stop Payment for Zelle	\$20.00
Check Order	Cost varies with style and quantity purchased
Check Copy	\$5.00
Statement Copy	\$5.00
Check Imaging	\$1.00 per month

Other Service Charges

Account Research Fee (per hour)	\$25.00
ATM Access:	
Free unlimited transactions at all Investors Bank ATMs.	
For non-Investors ATMs: No Fee for Balance Inquiries and Account Transfers.	
• YourStyle® Plus, Preferred and Preferred Plus Banking: No Fee for withdrawals.	
• YourStyle® Checking, New Jersey Devils Checking, New York Giants and Consumer Checking: 4 Free withdrawals per statement cycle.	
Each additional withdrawal:	\$3.00
• YourStyle® Money Market and YourStyle® Statement Savings: 2 Free withdrawals per statement cycle.	
Each additional withdrawal:	\$3.00
VISA Debit Card Replacement	
• Instant Issue at Branch	Free
• Mailed Standard Delivery (5-7 Business Days*)	Free
• Mailed Expedited Delivery (4 Business Days*)	\$30.00
• Mailed Rush Delivery (3 Business Days*)	\$75.00
Backup Withholding (IRS Ordered)	\$15.00
Collect Foreign Checks	\$25.00
Collections-Outgoing	\$25.00
Coupon Fee (per envelope)	\$10.00
Foreign Currency (Purchase/Sold)	
Under \$250	\$15.00
\$250 and over	\$5.00
Foreign Draft	\$30.00
Immigration Letter	\$10.00
Inactive Account Fee	\$5.00 per month
IRA Trustee Transfer (Outgoing)	\$15.00 per transaction
Levy (per occurrence)	\$75.00
Lost Passbook	\$10.00
Money Orders	\$5.00
Official Checks	
Payable to Customer	Free
Payable to Third Party	\$10.00
Stop Payment (Official Check/Money Order)	\$30.00
Check Copy (Official Check/Money Order)	\$5.00
Returned Deposited Item Fee (Checks Cashed or Deposited)	\$15.00
Returned Coupon Fee (per envelope)	\$15.00
Safe Deposit Box	Varies Based on Size
Safe Deposit Break Open	\$250.00
Safe Deposit Replacement Key	\$25.00
Two Signature Verification Fee	\$25.00 per month
Wire Transfer Charges	
(Domestic and International; Incoming and Outgoing)	
Dom Wire Out Fee	\$25.00
Intl FX Wire Out Fee**	\$45.00
Intl Wire Out Fee**	\$45.00
Incoming Wire Fee	\$10.00

Overdraft Related Charges

Overdraft Fee	\$30.00
Returned Item Fee	\$30.00
Sweep Protection Fee	\$10.00 per day on each day that a transfer is made

Monthly Maintenance Fees

YourStyle® Checking, NY Giants® Checking, NJ Devils® Checking \$10.00 monthly maintenance fee waived with **one** of the following:

- Maintain a \$1,000 average monthly balance, or
- Receive ACH direct deposit(s) totaling \$500 or more each statement cycle, or
- Make Mobile Check Deposit(s) totaling \$500 or more each statement cycle, or
- Conduct at least 10 or more point of sale debit card transactions per statement cycle.

YourStyle® Plus Checking

\$20.00 monthly maintenance fee waived with the following:

- Maintain a \$20,000 average monthly balance with a YourStyle Plus Money Market and/or High Yield Savings. Plus one of the requirements below:
- Receive ACH direct deposit(s) totaling \$1,000 or more each statement cycle, or
- Make Mobile Check Deposit(s) totaling \$1,000 or more each statement cycle, or
- Conduct at least 10 or more point of sale debit card transactions per statement cycle, or
- Be an Investors Financial customer

YourStyle® Savings

\$5.00 monthly maintenance fee (\$4.00 with e-Statement)

- will be waived with **one** of the following:
- Maintain a \$300 monthly average balance, or
 - Show proof of military or veteran status, or
 - Show proof of student status (ages 18-24), or
 - Show proof of 62 yrs of age or older.

YourStyle® Money Market

If average monthly balance falls below \$2,500 **\$12.00** per month
(**\$11.00** with e-Statement)

Maximizer Money Market

If daily balance falls below \$2,500 **\$12.00** per month

Edge Money Market

If daily balance falls below \$50,000 **\$25.00** per month

Preferred Banking and Preferred Plus Banking

Customers should refer to the applicable Program Disclosure for information about fees.

Passbook Savings

If daily balance falls below \$50 **\$3.00** per month

Consumer Checking (no minimum balance)

\$3.00 per month

International Services

Remittances to Portugal	
To Millennium bcp	Free
To other banks	\$15.00