Fee Schedule *for*

PERSONAL ACCOUNTS

1st Source Bank®

1stsource.com | Member FDIC | Equal Housing Lender

Effective November 2024

B1058 | v0824

Fee Schedule for Personal Accounts

Product Descriptions & Service Fees

Table of Contents

Personal Checking Accounts 2
- 1st Checking 2
- Easy Banking Club 2
- Cubs 1st Club Checking 4
- Portfolio Checking 6
- High Yield Checking Account 6
- e-Student Checking 8
- Health Savings Account (HSA) 10

Personal Savings and Money Market Accounts 12
- EveryDay Interest 12
- Portfolio Savings 14
- e-Student Savings 16
- Holiday Savings 18

Individual Retirement Accounts (IRA) and Certificates of Deposit 20
- Certificate of Deposit (CD) 20
- Traditional IRA Certificate of Deposit 22
- Roth IRA Certificate of Deposit 24
- Traditional IRA Savings 26
- Roth IRA Savings 28

Other Account Fees & Services 30
- Debit Card (Resource Plus® Card) 30
- ATM Fees 32
- Overdraft 34
- Wire Fees 36
- Miscellaneous 36

Optional Products & Services 42

Personal Checking Accounts

Account	Service Fees and How to Avoid Them	Other Important Account Information

1st Checking
A basic, non-interest bearing, checking account for clients without direct deposit.
$25 minimum deposit to open.
	Account Service Fee: $7 per statement cycle
	Fee is waived with a Minimum Daily Balance of at least $500
	We waive the Account Service Fee for your first two statement cycles to allow you time to meet the requirement to avoid this fee.
	Paper Statement Fee: $3 per statement cycle
	See Other Important Account Information for ways to avoid the Paper Statement Fee.
		Account Statements
		• We waive the Paper Statement Fee for your first two statement cycles to allow you time to meet the requirements to avoid this fee.
		• You may avoid the Paper Statement Fee by:
		  • Signing up for Online/Mobile Banking and enrolling in electronic statements.
		  -OR-
		  • Meeting the Minimum Daily Balance requirement of $500 in this account each statement cycle.
		For check image and other fees for this account, see the Other Account Fees & Services section of this document, below.
		"Minimum Daily Balance" is defined in the Agreement for Deposit – Personal Accounts.

Easy Banking Club
Designed for clients who have direct deposit.
Interest-bearing account with a variable interest rate.
$25 minimum deposit to open.
	Account Service Fee: $10 per statement cycle
	Fee is waived each statement cycle that you have direct deposits totaling $250 or more made to this account. Direct deposits posted on the last business day of the statement cycle are counted on the next statement cycle.
	We waive the Account Service Fee for your first two statement cycles to allow you time to meet the requirement to avoid this fee.
	Paper Statement Fee: $3 per statement cycle
	See Other Important Account Information for ways to avoid the Paper Statement Fee.
		Account Statements
		• We waive the Paper Statement Fee for your first two statement cycles to allow you time to meet the requirements to avoid this fee.
		• You may avoid the Paper Statement Fee by:
		  • Signing up for Online/Mobile Banking and enrolling in electronic statements.
		  -OR-
		  • Meeting the requirement of direct deposits totaling $250 or more made to this account each statement cycle.
		New accounts may receive a single/standard welcome pack of checks. For check image and other fees for this account, refer to the Other Account Fees & Services section of this document, below.
		This account is eligible for ATM fee rebates; refer to the Other Account Fees & Services section below for details.
		For information on how we calculate interest, see How We Calculate Interest on *Interest- Bearing Accounts* in Section 3 of the *Agreement for Deposit – Personal Accounts*. The Interest Rate and Annual Percentage Yield (APY) can be obtained by contacting any one of our banking centers or calling the 1st Source Customer Service Center at 800-513-2360 or 574-235-2000.

Personal Checking Accounts (*continued*)

Account	Service Fees and How to Avoid Them	Other Important Account Information
Cubs 1st Club Checking Designed for clients who have direct deposit. Interest-bearing account with a variable interest rate. $25 minimum deposit to open.	Account Service Fee: $10 per statement cycle Fee is waived each statement cycle that you have direct deposits totaling $250 or more made to this account. Direct deposits posted on the last business day of the statement cycle are counted on the next statement cycle. We waive the Account Service Fee for your first two statement cycles to allow you time to meet the requirements to avoid this fee. Paper Statement Fee: $3 per statement cycle See Other Important Account Information for ways to avoid the Paper Statement Fee.	Special Cubs 1st Club Resource Plus® debit card featuring South Bend Cubs designs are available: South Bend Cubs discounts available: • Use your Cubs 1st Club debit card in person at the South Bend Cubs ballpark to receive a 10% discount on game tickets, food, non-alcoholic beverages, merchandise, and • 1st Source Bank Performance Center services. Get notified of deals via email by providing us with your email address. Account Statements • We waive the Paper Statement Fee for your first two statement cycles to allow you time to meet the requirements to avoid this fee. • You may avoid the Paper Statement Fee by: • Signing up for Online/Mobile Banking and enrolling in electronic statements. -OR- • Meeting the requirement of direct deposits totaling $250 or more made to this account each statement cycle. New accounts may receive a single/standard welcome pack of checks. For check image and other fees for this account, refer to the Other Account Fees & Services section of this document, below. This account is eligible for ATM fee rebates; refer to the Other Account Fees & Services section below for details. For information on how we calculate interest, see How We Calculate Interest on Interest- Bearing Accounts in Section 3 of the *Agreement for Deposit – Personal Accounts*. The Interest Rate and Annual Percentage Yield (APY) may be obtained by contacting any one of our banking centers or calling the 1st Source Customer Service Center at 800-513-2360.

Personal Checking Accounts (*continued*)

Account	Service Fees and How to Avoid Them	Other Important Account Information

Portfolio Checking
For clients seeking to maintain significant balances to achieve liquidity and higher interest.
Interest-bearing account with a variable interest rate and tiers:
Tier 1: Less than $25,000
Tier 2: $25,000 to $49,999.99
Tier 3: $50,000 to $99,999.99
Tier 4: $100,000 to $249,999.99
Tier 5: $250,000 or more
$25 minimum deposit to open.
	Account Service Fee: $25 per statement cycle
	Fee is waived with a Minimum Daily Balance of at least $5,000
	We waive the Account Service Fee for your first two statement cycles to allow you time to meet the requirement to avoid this fee.
	Paper Statement Fee: $3 per statement cycle
	See Other Important Account Information for ways to avoid the Paper Statement Fee.
		Account Statements
		• We waive the Paper Statement Fee for your first two statement cycles to allow you time to meet the requirements to avoid this fee.
		• You may avoid the Paper Statement Fee by:
		  • Signing up for Online/Mobile Banking and enrolling in electronic statements.
		  -OR-
		  • Meeting the Minimum Daily Balance of $5,000 in this account each statement cycle.
		New accounts may receive a single/standard welcome pack of checks. For check image and other fees for this account, refer to the *Other Account Fees & Services* section of this document, below.
		This account is eligible for ATM fee rebates; refer to the *Other Account Fees & Services* section below for details.
		"Minimum Daily Balance" is defined in Section 1 of the Agreement for Deposit – Personal Accounts.
		For information on how we calculate interest, see How We Calculate Interest on *Interest- Bearing Accounts* in Section 3 of the *Agreement for Deposit – Personal Accounts*. The Interest Rate and Annual Percentage Yield (APY) may be obtained by contacting any one of our banking centers or calling the 1st Source Customer Service Center at 800-513-2360.

High Yield Checking Account Only available in select markets. Designed for clients seeking to maintain significant balances to achieve liquidity and competitive returns. Interest-bearing account with a variable interest rate and tiers: Tier 1: Less than $5,000 Tier 2: $5,000 to $24,999.99 Tier 3: $25,000 to $49,999.99 Tier 4: $50,000 to $99,999.99 Tier 5: $100,000 to $249,999.99 Tier 6: $250,000 or more $5,000 minimum deposit to open.	Account Service Fee: $15 per statement cycle Fee is waived with a Minimum Daily Balance of at least $5,000 We waive the Account Service Fee for your first two statement cycles to allow you time to meet the requirements to avoid this fee. Paper Statement Fee: $3 per statement cycle See Other Important Account Information for ways to avoid the Paper Statement Fee.	Account Statements • We waive the Paper Statement Fee for your first two statement cycles to allow you time to meet the requirements to avoid this fee. • You may avoid the Paper Statement Fee by signing up for Online/Mobile Banking and enrolling in electronic statements. For check image and other fees for this account, refer to the *Other Account Fees & Services* section of this document, below. This account is eligible for ATM fee rebates; refer to the *Other Account Fees & Services* section below for details. "Minimum Daily Balance" is defined in Section 1 of the *Agreement for Deposit – Personal Accounts*. For information on how we calculate interest, see How We Calculate Interest on Interest- Bearing Accounts in Section 3 of the Agreement for Deposit – Personal Accounts. The Interest Rate and Annual Percentage Yield (APY) may be obtained by contacting any one of our banking centers or calling the 1st Source Customer Service Center at 800-513-2360.

Personal Checking Accounts (*continued*)

Account	Service Fees and How to Avoid Them	Other Important Account Information
e-Student Checking No monthly service fees and no monthly minimum balance for clients who are students. Non-interest-bearing account. $15 minimum deposit to open.	Paper Statement Fee: $3 per statement cycle See Other Important Account Information for ways to avoid the Paper Statement Fee.	This account is for minors and clients who are students who provide proof of their student status. Clients under the age of 25 will not be required to provide proof of student status until their 25th birthday. Proof of student status must be renewed after 6 years or at clients 25th birthday, whichever is later. Use of Online/Mobile Banking will minimize fees associated with this account. Account Statements • We waive the Paper Statement Fee for your first two statement cycles to allow you time to meet the requirements to avoid this fee. • You may avoid the Paper Statement Fee by signing up for Online/Mobile Banking and enrolling in electronic statements. For check image and other fees for this account, refer to the *Other Account Fees & Services* section of this document, below. This account is eligible for ATM fee rebates; refer to the *Other Account Fees & Services* section below for details. Overdrafts or Non-Sufficient Funds • We will refund one 1st Source Bank Overdraft Item Fee or Non-Sufficient Funds Fee per calendar year. This refund will be credited the same business day the fee is charged to your account and will appear on your statement as OD/NSF Fee Reversal. If multiple charges occur due to overdraft or non-sufficient funds, only one charge will be refunded, and the balance of the fees are your responsibility to pay. Account Conversion • Within one week (7days) of the client's 25th birthday, the e-Student checking account will automatically be converted to a 1st Checking account, unless proof of student status has been provided. If student status has been provided the account will be automatically converted to a 1st Checking account 6 years after the proof of student status was provided. At the end of the 6-year period, clients will have the ability to provide updated proof of student status to remain in the e-Student account for an additional 6-year period. • All the account details and charges that apply to the 1st Checking account will then be applicable.

Account	Service Fees and How to Avoid Them	Other Important Account Information

Health Savings Account (HSA)
Tax-exempt account for clients covered by a high deductible health plan for the purpose of paying qualified medical expenses.
Individual and Family accounts are available.
Interest-bearing account with a variable interest rate and tiers:
Tier 1: Less than $5,000
Tier 2: $5,000 or more
No minimum deposit to open.
	Account Service Fee: $1.50 fee per statement cycle.
	Fee is waived with a Minimum Daily Balance of at least $500
	Paper Statement Fee: $3 per statement cycle
	See Other Important Account Information for ways to avoid the Paper Statement Fee.
	We waive the Account Service Fee for your first two statement cycles to allow you time to meet the requirements to avoid this fee.
		This checking account is only available for clients with a high deductible health plan. It is subject to deposit and withdrawal limitations set by the IRS.
		Account Statements
		• We waive the Paper Statement Fee for your first two statement cycles to allow you time to meet the requirements to avoid this fee.
		• You may avoid the Paper Statement Fee by:
		  • Signing up for Online/Mobile Banking and enrolling in electronic statements.
		  -OR-
		  • Meeting the Minimum Daily Balance requirement of $500 in this account each statement cycle.
		Non-Sufficient Funds
		• This account is not eligible for Overdraft Privilege and items presented against the account when funds are not sufficient to cover the item will be charged a Non-Sufficient Funds fee.
		• We may charge a Non-Sufficient Funds fee caused by checks or other transactions made using your checking account number as well as recurring debit card transactions, such as bill payments, and for transactions that we return for insufficient funds. See the *Other Account Fees & Services* section below for more details.
		• If there are insufficient available funds in your account to pay the entire fee, we may apply the remaining funds to the fee.
		Account Closure
		• IRS rules prohibit an extension of credit (overdraft) on HSA accounts. Because of this IRS rule, overdrafts will result in account closure and IRS penalties.
		For check image and other fees for this account, refer to the *Other Account Fees & Services* section of this document, below.
		For guidance regarding account eligibility and IRS restrictions, please refer to IRS.gov or consult your tax advisor. For additional product information, refer to the Health Savings Custodial Account Agreement and Disclosure Statement or 1stsource.com/hsa.
		For information on how we calculate interest, see *How We Calculate Interest on Interest-Bearing Accounts* in Section 3 of the *Agreement for Deposit – Personal Accounts*. The Interest Rate and Annual Percentage Yield (APY) may be obtained by contacting any one of our banking centers or calling the 1st Source Customer Service Center at 800-513-2360.

Personal Savings and Money Market Accounts

Account	Service Fees and How to Avoid Them	Other Important Account Information
EveryDay Interest Interest-bearing savings account with a variable interest rate. $1.00 minimum deposit to open.	Account Service Fee: $3 per month Fee is waived: • so long as the primary accountholder is under 18 years of age; OR • by having at least one (1) direct deposit into the account each month; OR • by maintaining a Minimum Daily Balance of at least $300 Direct deposits posted on the last business day of the month are counted for the next month.	Transactions • You are allowed four (4) withdrawals within a month before we charge a $2 Excessive Withdrawal Fee per excessive withdrawal. • Refer to Section 5, Transaction Limitations for Savings and Money Market Accounts, of the *Agreement for Deposit – Personal Accounts* for additional savings account transaction limitations. Account Statements • Paper statements are included at no fee. • Electronic statements are available by signing up for Online/Mobile Banking and enrolling in electronic statements. • We'll provide you with a monthly account statement for any month in which an electronic funds transaction took place to or from your account OR if you also have a personal checking account and have notified a banker to combine account statements. You may request combined statements by visiting any one of our banking centers or by calling the 1st Source Customer Service Center at 800-513-2360. Otherwise, we will provide quarterly account statements (even if we charge monthly fees). "Minimum Daily Balance" is defined in Section 1 of the *Agreement for Deposit – Personal Accounts*. For information on how we calculate interest, see *How We Calculate Interest on Interest- Bearing Accounts* in Section 3 of the Agreement for *Deposit – Personal Accounts*. The Interest Rate and Annual Percentage Yield (APY) may be obtained by contacting any one of our banking centers or calling the 1st Source Customer Service Center at 800-513-2360.

Personal Savings and Money Market Accounts (*continued*)

Account	Service Fees and How to Avoid Them	Other Important Account Information
Portfolio Savings Interest-bearing money market account with a variable interest rate and tiers: Tier 1: Less than $25,000 Tier 2: $25,000 to $49,999.99 Tier 3: $50,000 to $99,999.99 Tier 4: $100,000 to $249,999.99 Tier 5: $250,000 or more $15,000 minimum deposit to open.	Account Service Fee: $20 per statement cycle Fee is waived with a Minimum Daily Balance of at least $25,000	An account with savings account rates that also offers check writing. Transactions: • We charge a $10 Excessive Withdrawal Fee on each withdrawal after the sixth (beginning on the seventh) within a month. • Refer to Section 5, Transaction Limitations for Savings and Money Market Accounts, of the *Agreement for Deposit – Personal Accounts* for additional money market account transaction limitations. Account Statements • Paper statements are included at no fee. • Electronic statements are available by signing up for Online/Mobile Banking and enrolling in electronic statements. • We'll provide you with a monthly account statement. You may request combined statements by visiting any one of our banking centers or calling the 1st Source Customer Service Center at 800-513-2360. "Minimum Daily Balance" is defined in the *Agreement for Deposit – Personal Accounts*. For information on how we calculate interest, see *How We Calculate Interest on Interest-Bearing Accounts* in Section 3 of the *Agreement for Deposit – Personal Accounts*. The Interest Rate and Annual Percentage Yield (APY) may be obtained by contacting any one of our banking centers or calling the 1st Source Customer Service Center at 800-513-2360.

Personal Savings and Money Market Accounts (*continued*)

Account	Service Fees and How to Avoid Them	Other Important Account Information
e-Student Savings No monthly service fees and no monthly minimum balance for clients who are students. Interest-bearing account with a variable interest rate. $1.00 minimum deposit to open.	Paper Statement Fee: $3 per month See Other Important Account Information for ways to avoid the Paper Statement Fee.	This account is for minors and clients who are students who provide proof of their student status. Clients under the age of 25 will not be required to provide proof of student status until their 25th birthday. Proof of student status must be renewed after 6 years or at clients 25th birthday, whichever is later. Transactions • You are allowed four (4) withdrawals within a month before we charge a $2 Excessive Withdrawal Fee per excessive withdrawal. • Refer to Section 5, Transaction Limitations for Savings and Money Market Accounts, of the *Agreement for Deposit – Personal Accounts* for additional savings account transaction limitations. Account Statements • Electronic statements are available by signing up for Online/Mobile Banking and enrolling in electronic statements. • We'll provide you with a monthly account statement for any month in which an electronic funds transaction took place to or from your account OR if you also have a personal checking account and have notified a banker to combine account statements. You may request combined statements by visiting any one of our banking centers or by calling the 1st Source Customer Service Center at 800-513-2360. Otherwise, we will provide quarterly account statements (even if we charge monthly fees). Account Conversion • Within one week (7days) of the client's 25th birthday, the e-Student Savings account will automatically be converted to an EveryDay Interest Savings account, unless proof of student status has been provided If student status has been provided the account will be automatically converted to an EveryDay Interest Savings account 6 years after the proof of student status was provided. At the end of the 6-year period, clients will have the ability to provide updated proof of student status to remain in the e-Student Savings account for an additional 6-year period. • All the account details and charges that apply to the EveryDay Interest Savings account will then be applicable. For information on how we calculate interest, see *How We Calculate Interest on Interest-Bearing Accounts* in Section 3 of the *Agreement for Deposit – Personal Accounts*. The Interest Rate and Annual Percentage Yield (APY) may be obtained by contacting any one of our banking centers or calling the 1st Source Customer Service Center at 800-513-2360.

Personal Savings and Money Market Accounts (*continued*)

Account	Service Fees and How to Avoid Them	Other Important Account Information
Holiday Savings An account to save funds for fall or winter holidays. Interest-bearing account with a variable interest rate. $10 minimum deposit to open.	None	With an annual disbursement in October, this account may be used year after year to save up for the holidays. Transactions • An annual disbursement of the balance plus interest will be electronically transferred into the deposit account of your choice at 1st Source Bank on or about the first Friday in October of every calendar year. • If a paper check must be provided for the disbursement, a Treasurer's Check Fee will be charged. See the *Other Account Fees & Services* section of this document. • No other client-initiated withdrawals or transfers out of the account are allowed. Account Statements • Paper statements are included at no fee. • Electronic statements are available by signing up for Online/Mobile Banking and enrolling in electronic statements. • We'll provide you with a monthly account statement for any month in which an electronic fund transaction took place to or from your account. Otherwise, we will provide quarterly statements (even if we charge monthly fees) . Account Closure If the account balance becomes zero (0) and you have not made a deposit within the last 365 calendar days, we will close the account without notice. For information on how we calculate interest, see *How We Calculate Interest on Interest- Bearing Accounts* in Section 3 of the *Agreement for Deposit – Personal Accounts*. The Interest Rate and Annual Percentage Yield (APY) may be obtained by contacting any one of our banking centers or calling the 1st Source Customer Service Center at 800-513-2360.

Individual Retirement Accounts (IRA) and Certificates of Deposit

Account	Service Fees and How to Avoid Them
Certificate of Deposit (CD) A savings product allowing you to choose terms ranging from seven (7) days to ten (10) years. Interest-bearing account with a fixed interest rate. Minimum deposit requirements to open and maintain CD: Original Term Minimum Deposit* 7 days – 31 days $25,000 32 days – 364 days $2,500 12 months or more $500 *Subject to change on promotional CDs.	None

Other Important Account Information

Transactions

- No additional deposits are permitted.
- Withdrawals may be subject to penalty; see the Early Withdrawal section below. Refer to Section 3(c), Additional Certificate of Deposit Account Terms, of the *Agreement for Deposit – Personal Accounts* for additional information on penalties.

Account Statements

- You may receive a combined statement showing your certificate of deposit balance if you also have a personal checking account and have notified a banker to combine account statements. You may notify us by visiting any one of our banking centers or calling the 1st Source Customer Service Center at 800-513-2360.

Renewal

- A CD issued as single maturity will not automatically renew and will not earn interest after the maturity date.
- An automatic renewal CD renews at maturity for a time period equal to the original term unless we notify you otherwise, in writing. The interest rate and APY for each renewal term will be the standard interest rate and APY currently offered on the maturity date unless we notify you otherwise, in writing.
- An auto-renewed CD may be redeemed during the grace period. Refer to Section 3(c), Additional Certificate of Deposit Account Terms, of the *Agreement for Deposit – Personal Accounts* for additional information on CD maturity and grace periods.

Early Withdrawal

Each full or partial withdrawal before the maturity date may result in a penalty charge based on the following schedule.

Original Term	Early Withdrawal Penalty*
At least seven (7) days but less than six (6) months	All interest that would have been earned on the amount withdrawn for the full term.
At least six (6) months but less than one (1) year	180 days' interest that would have been earned on the amount withdrawn.
One (1) year or more	12 months' interest that would have been earned on the amount withdrawn.

*If a withdrawal is made zero (0) to six (6) days from the CD opening, an early withdrawal penalty applies. This penalty is at least seven (7) days simple interest on the amount withdrawn.

If a withdrawal reduces the balance below the minimum deposit requirement, it may be necessary to redeem the entire CD. Interest compounded and credited during the term of a CD may be withdrawn without penalty prior to the maturity of the CD. Annual Percentage Yield (APY) assumes the interest remains on deposit until maturity and a withdrawal will reduce earnings.

For information on how we calculate interest, see *How We Calculate Interest on Interest- Bearing Accounts* in Section 3 of the *Agreement for Deposit – Personal Accounts*. The Interest Rate and Annual Percentage Yield (APY) may be obtained by contacting any one of our banking centers or calling the 1st Source Customer Service Center at 800-513-2360.

Account	Service Fees and How to Avoid Them
Traditional IRA Certificate of Deposit (CD) A fixed term product with terms ranging from seven (7) days to ten (10) years. Taxes may be deferred on both contributions and earnings, until you begin to take a distribution. Interest-bearing account with a fixed interest rate. Minimum deposit requirements to open and maintain CD: Original Term / Minimum Deposit* 7 days – 31 days / $25,000 32 days – 364 days / $2,500 12 months or more / $500 *Subject to change on promotional CDs.	None

Other Important Account Information

This account is a way to save for retirement with tax advantages. Consult your tax professional for additional details on the tax advantages. It is subject to deposit and withdrawal limitations and other restrictions set by the IRS.

Transactions

- Additional deposits are only permitted during the Grace Period.
- Withdrawals may be subject to penalty; see the Early Withdrawal section below. Refer to Section 3(c), Additional Certificate of Deposit Account Terms, in the *Agreement for Deposit – Personal Accounts* for additional information on penalties.

Account Statements

- You will receive an annual year-end account statement.

Renewal

- A CD issued as single maturity will not automatically renew and will not earn interestafter the maturity date.
- An automatic renewal CD renews at maturity for a time period equal to the original term unless we notify you otherwise, in writing. The interest rate and APY for each renewal term will be the standard interest rate and APY currently offered on the maturity date unless we notify you otherwise, in writing.
- An auto-renewed CD may be redeemed during the grace period. Refer to Section 3(c), Additional Certificate of Deposit Account Terms, in the *Agreement for Deposit – Personal Accounts* for additional information on CD maturity and grace periods.

Early Withdrawal

Each full or partial withdrawal before the maturity date may result in a Bank penalty charge based on the following schedule.

Original Term	Early Withdrawal Penalty*
At least seven (7) days but less than six (6) months	All interest that would have been earned on the amount withdrawn for the full term.
At least six (6) months but less than one (1) year	180 days' interest that would have been earned on the amount withdrawn.
One (1) year or more	12 months' interest that would have been earned on the amount withdrawn.

*If a withdrawal is made zero (0) to six (6) days from the CD opening, an early withdrawal penalty applies. This penalty is at least seven (7) days simple interest on the amount withdrawn.

If a withdrawal reduces the balance below the minimum deposit requirement, it may be necessary to redeem the entire CD. Interest compounded and credited during the term of a CD may be withdrawn without penalty prior to the maturity of the CD.

For guidance regarding account eligibility and IRS restrictions and/or penalties for early withdrawal, refer to IRS.gov or consult your tax advisor. For additional product details, refer to the Individual Retirement Custodial Account Agreement and associated disclosures for this account.

For information on how we calculate interest, see How We Calculate Interest on Interest- Bearing Accounts in Section 3 of the *Agreement for Deposit – Personal Accounts*. The Interest Rate and Annual Percentage Yield (APY) may be obtained by contacting any one of our banking centers or calling the 1st Source Customer Service Center at 800-513-2360.

Account	Service Fees and How to Avoid Them
Roth IRA Certificate of Deposit A fixed term product with terms ranging from seven (7) days to ten (10) years. You pay taxes on the money you contribute. Your distributions, including earnings, may be tax free. Interest-bearing account with a fixed interest rate. Interest paid based on the Daily Balance Method. Minimum deposit requirements to open and maintain CD: Original Term — Minimum Deposit* 7 days – 31 days — $25,000 32 days – 364 days — $2,500 12 months or more — $500 *Subject to change on promotional CDs.	None

Other Important Account Information

This account is a way to save for retirement with tax advantages. Consult your tax professional for additional details on the tax advantages. It is subject to deposit and withdrawal limitations and other restrictions set by the IRS.

Transactions

- Additional deposits are only permitted during the Grace Period.
- Withdrawals may be subject to penalty; see the Early Withdrawal section below. Refer to Section 3(c), Additional Certificate of Deposit Account Terms, in the Agreement for Deposit – Personal Accounts for additional information on penalties.

Account Statements

- You will receive an annual year-end account statement.

Renewal

- A CD issued as single maturity will not automatically renew and will not earn interest after the maturity date.
- An automatic renewal CD renews at maturity for a time period equal to the original term unless we notify you otherwise, in writing. The interest rate and APY for each renewal term will be the standard interest rate and APY currently offered on the maturity date unless we notify you otherwise, in writing.
- An auto-renewed CD may be redeemed during the grace period. Refer to Section 3(c), Additional Certificate of Deposit Account Terms, in the *Agreement for Deposit – Personal Accounts* for additional information on CD maturity and grace periods.

Early Withdrawal

Each full or partial withdrawal before the maturity date may result in a Bank penalty charge based on the following schedule.

Original Term	Early Withdrawal Penalty*
At least seven (7) days but less than six (6) months	All interest that would have been earned on the amount withdrawn for the full term.
At least six (6) months but less than one (1) year	180 days' interest that would have been earned on the amount withdrawn.
One (1) year or more	12 months' interest that would have been earned on the amount withdrawn.

*If a withdrawal is made zero (0) to six (6) days from the CD opening, an early withdrawal penalty applies. This penalty is at least seven (7) days simple interest on the amount withdrawn.

If a withdrawal reduces the balance below the minimum deposit requirement, it may be necessary to redeem the entire CD. Interest compounded and credited during the term of a CD may be withdrawn without penalty prior to the maturity of the CD.

For guidance regarding account eligibility and IRS restrictions and/or penalties for early withdrawal, refer to IRS.gov or consult your tax advisor. For additional product details, refer to the Individual Retirement Custodial Account Agreement and associated disclosures for this account.

For information on how we calculate interest, see How We Calculate Interest on Interest- Bearing Accounts in Section 3 of the *Agreement for Deposit – Personal Accounts*. The Interest Rate and Annual Percentage Yield (APY) may be obtained by contacting any one of our banking centers or calling the 1st Source Customer Service Center at 800-513-2360.

Individual Retirement Accounts (IRA) and Certificates of Deposit (*continued*)

Account	Service Fees and How to Avoid Them	Other Important Account Information
Traditional IRA Savings Taxes may be deferred on both your contributions and earnings until you begin to take a distribution. Interest-bearing account with a variable interest rate. $25.00 minimum contribution to open.	None	This account is a way to save for retirement with tax advantages. Consult your tax professional for additional details on the tax advantages. It is subject to deposit and withdrawal limitations and other restrictions set by the IRS. Transactions • Refer to Section 5, Transaction Limitations for Savings and Money Market Accounts, of the *Agreement for Deposit – Personal Accounts* for savings account transaction limitations. Account Statements • You will receive an annual year-end account statement. Account Closure • A fee of $25 will be charged if you close your account. This will appear on your statement as "IRA Sav Closing Fee." Minimum Balance Requirement • A Minimum Daily Balance of $25 must be maintained in this account. If the balance falls and remains below $25 for 90 consecutive calendar days, the balance of the account will be assessed as an account closure fee and the account will be closed. For information on how we calculate interest, see How We Calculate Interest on Interest- Bearing Accounts in Section 3 of the *Agreement for Deposit – Personal Accounts*. The Interest Rate and Annual Percentage Yield (APY) may be obtained by contacting any one of our banking centers or calling the 1st Source Customer Service Center at 800-513-2360.

Individual Retirement Accounts (IRA) and Certificates of Deposit (*continued*)

Account	Service Fees and How to Avoid Them	Other Important Account Information
Roth IRA Savings You pay taxes on the money you contribute, and qualified distributions may not be subject to tax. Consult with your tax advisor for details. Interest-bearing account with a variable interest rate. $25.00 minimum contribution to open.	None	This account is a way to save for retirement with tax advantages. Consult your tax professional for additional details on the tax advantages. It is subject to deposit and withdrawal limitations and other restrictions set by the IRS. Transactions • Refer to Section 5, Transaction Limitations for Savings and Money Market Accounts, of the *Agreement for Deposit – Personal Accounts* for savings account transaction limitations. Account Statements • You will receive an annual year-end account statement. Account Closure • A fee of $25 will be charged if you close your account. This will appear on your statement as "IRA Sav Closing Fee." Minimum Balance Requirement • A Minimum Daily Balance of $25 must be maintained in this account. If the balance falls and remains below $25 for 90 consecutive calendar days, the balance of the account will be assessed as an account closure fee and the account will be closed. For information on how we calculate interest, see *How We Calculate Interest on Interest- Bearing Accounts* in Section 3 of the *Agreement for Deposit – Personal Accounts*. The Interest Rate and Annual Percentage Yield (APY) may be obtained by contacting any one of our banking centers or calling the 1st Source Customer Service Center at 800-513-2360.

Other Account Fees & Services

Fee Category	Fee Name/Description	Fee Amount	Other Important Information About This Fee
Debit Card (Resource Plus® Card)	*Replacement Fee* We may charge a replacement fee for each card issued after the third card in a 12-month period.	$5 per card	The replacement fee does not apply when we replace a card upon its expiration and/or due to confirmed identity theft.
	Mastercard Cross Border Fee If you make a purchase outside the United States or its territories in U.S. currency, you may see only a Mastercard Cross Border Fee. This includes purchases made online even if you are physically within the United States or its territories at the time of the purchase.	Cross Border Fee - 02.8% of the U.S. dollar amount of the transaction	For ATM transactions, these fees are in addition to the ATM Transaction Fee. Please call us before travelling internationally for assurance your transactions will be permitted. Your financial wellness is important to us and transactions out of your normal pattern may be restricted for security reasons without prior notification.
	Mastercard CCA (Currency Conversion Assessment) Fee A purchase or withdrawal made through a merchant located outside the United States or its territories or processes the transaction from a location outside the United States or its territories, and in a foreign currency, may be charged a Currency Conversion Assessment (CCA) and a Cross Border fee. This includes purchases made online even if you are physically within the United States or its territories at the time of the purchase.	Currency Conversion Assessment (CCA) - 0.2% of the U.S. dollar amount of the transaction	

Other Account Fees & Services (*continued*)

Fee Category	Fee Name/Description	Fee Amount	Other Important Information About This Fee
ATM Fees 1st Source Bank ATM: an ATM that displays the 1st Source name on the ATM. Non-1st Source ATM: an ATM that does not display the 1st Source name on the ATM.	*ATM Transaction Fee* Charged for withdrawals at a non-1st Source ATM. You may be charged a Mastercard Cross Border Fee on a purchase or ATM transaction made through a merchant located outside the United States or its territories in U.S. currency. A purchase or ATM transaction made through a merchant located outside the United States or its territories or processes the transaction from a location outside the United States or its territories, and in a foreign currency, may be charged a Currency Conversion Assessment (CCA) and a Cross Border fee.	$3 per transaction + fee(s) charged by ATM operator/ network	There are no fees for withdrawals, deposits, transfers, and balance inquiries for your 1st Source account when using a 1st Source ATM. Deposits may not be available at some ATMs. When you use a non-1st Source Bank ATM, you may be charged a fee by the ATM operator or any network used, and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer . An ATM operator may charge you multiple fees for multiple transactions. For example, you could be charged a balance inquiry fee and an additional fee for a withdrawal during the same ATM session. After the eligible account is open 90 days, the Bank will reimburse the fees we charge for the use of a non-1st Source ATM up to four (4) times for each 12-month period the account is open for Easy Banking Club, Portfolio Checking, High Yield and Cubs1st Club Checking accounts. This fee will be refunded within one business day and will appear on your account statement as “Refund Non-1st Source ATM.” Fees charged by the ATM operator or any network are not eligible for reimbursement. For e-Student Checking clients, after the account is open 90 days, the Bank will reimburse the fees charged by us and the ATM operator/network for the use of a non-1st Source ATM up to three (3) times or $15, whichever comes first, per statement cycle . These fees will be refunded within one business day and will appear on your account statement as “Refund Non- 1st Source ATM” (our fee) and “Non-1st Source ATM Rebate” (operator/network fee).

Other Account Fees & Services (*continued*)

Fee Category	Fee Name/Description	Fee Amount	Other Important Information About This Fee
Overdraft	*Participation Fee* Annual fee for a Carefree Line of Credit linked to a checking account for overdraft protection. Fee is assessed to your checking account on the anniversary of the Carefree agreement.	$24 annual fee	A Carefree Line of Credit is an optional credit product that offers you protection from checking account overdrafts and associated fees by advancing funds from the line of credit to your checking account. Subject to credit approval. See your banker for details.
	Overdraft Item Fee Fee charged for any overdraft item that causes your account to be overdrawn by more than $3. (The grace limit of $3 does not apply to HSA Checking.)	$36 per item Maximum of 3 Overdraft Item or NSF fees per day	When the current balance in your account is insufficient to cover an item, we may either authorize and pay the item and overdraw the account (an overdraft item) on all transaction types if you have opted in to the Overdraft Privilege service (not available for HSA Checking) or return the item unpaid (a returned item). If we return the item, a Non-Sufficient Funds Fee (NSF Fee) may be charged. Maximum of 3 Overdraft Item or NSF fees per day.
	Daily Overdraft Fee A fee for each day the account remains overdrawn by more than $3. The fee begins on the seventh (7th) consecutive business day of the overdraft.	$7 per day	We will not charge you an overdraft fee for an overdraft caused by one-time debit card and ATM transactions unless you opt into the Overdraft Privilege service (not available for HSA Checking). For more information on this service, visit any one of our banking centers or call the 1st Source Client Service Center at 800-513-2360. We generally decline everyday debit and ATM transactions that would cause an overdraft unless you opt into this service. You may be charged overdraft fees for overdrafts caused by other types of transactions, including checks and other transactions made using your checking account number and automatic bill payments unless you have opted out of all overdraft choices completely. Then your items will be returned unpaid and a non-sufficient funds fee charged.
	Non-Sufficient Funds Fee (NSF Fee) Fee for a returned item occurs when an item is returned to payee when the current balance in an account is insufficient to cover a given transaction.	$36 per item Maximum of 3 Overdraft Item or NSF fees per day	For Other Important Information about Non-Sufficient Funds Fee (NSF Fee) refer to Section 4. Overdrafts, Overdraft Protection and Overdraft Privilege in the *Agreement for Deposits – Personal Accounts*. Maximum of 3 Overdraft Item or NSF fees per day.

Other Account Fees & Services (*continued*)

Fee Category	Fee Name/Description	Fee Amount	Other Important Information About This Fee
Wire Fees	*Incoming Wire Fee*	$15	Fee for incoming wire transfers.
	Outgoing Domestic Wire Fee	$30	Fee for outgoing domestic wire transfers appears on the statement as OUTGO DOM WIRE FEE
	Outgoing International Wire Fee	$50	Fee for outgoing international wire transfers appears on the statement as OUTGO INTL WIRE FEE. Other financial institutions involved in the wire transfer may also charge fees and deduct their fees from the amount of the wire transfer.
Miscellaneous	*Stop Payment Fee*	$36 per item	If you request that we stop payment on a recurring debit card transaction, we will close your card and issue you a new one. You may be charged the Replacement Fee disclosed above. We will not stop payments on one-time debit card transactions. Zelle Stop Payments: Stop payments for Zelle transactions are only possible while the transaction is still pending. A stop payment applies solely to the specific transaction you have requested to stop. Once a Zelle payment is marked as complete, it cannot be stopped.
	Garnishment Processing Fee	Lesser of $20 or the amount then in the deposit account unless otherwise limited by law.	Fees applied to each legal order or process that directs us to freeze, attach or withhold funds or other property. If there are insufficient available funds in your account to pay the entire fee, we may apply the remaining funds to the fee.
	Levy Processing Fee	$100	Fee applied to process a tax liability.
	Dormant Account Fee	$5 per month	Fee charged when there has been no customer-generated activity on a checking account for one (1) year or on a savings account for three (3) years. If there are insufficient available funds in your account to pay the entire fee, we may apply the remaining funds to the fee.
	Account Balancing and Reconciliation Fee	$20 per hour	Fee for assistance with account balancing.
	Check Copy Fee	$3 per check	Fee for a one-time request for a copy of a check. Return of physical checks is not available.
	Check Image Fee Fee to include check images with paper statements.	$3 per statement cycle for the front of checks $3 per statement cycle for back of checks	Check images (front and back) are available for checking accounts at no additional cost within Online/Mobile Banking. Check Image Fee for front of check images is waived for the following accounts: *Easy Banking Club*, *Cubs 1st Club Checking*, *Portfolio Checking*, and *Health Savings Account*. Back of check images may be requested for a $3 per statement cycle fee.

Other Account Fees & Services (*continued*)

Fee Category	Fee Name/Description	Fee Amount	Other Important Information About This Fee
Miscellaneous continued	*Check Order/Supply Fee*	Varies based on items ordered.	An order of personal checks, deposit slips or other banking supplies. Check/ supply orders through Deluxe will appear on your statement as "1ST SOURCE SBEND CHK PERS"
	Check Cashing Fee	$5 per check	A fee may be assessed to a payee presenting a check that you issued if the payee is not a 1st Source Bank client. A 1st Source Bank client is an account owner of a deposit account (checking or savings, does not include a CD).
	Treasurer's Check Fee	$7	Fee to purchase a Treasurer's Check.
	Temporary Check	$3	Fee to obtain a counter check.
	Additional Statement Fee	$5 per statement	Fee for a one-time request for an additional copy of an account statement.
	Multiple Statement Fee Fee to provide you with a duplicate copy of your account statement each statement cycle.	$5 per statement, per cycle	You may request up to three additional copies of your account statement to be provided to a joint owner, fiduciary, or advisor.
	Verification of Deposits	$15	Fee charged to the third-party requestor for verification of an account balance. We will disclose the amount in your deposit account to a third party upon your authorization.
	Bank-to-Bank Transfer Fee Receive money into your 1st Source account.	Standard Delivery - 3 Business Day: $0 Next Day Delivery - 1 Business Day: $0.95	Bank-to-Bank Transfer is a convenient online tool to move money between your 1st Source accounts and non-1st Source accounts.
	Bank-to-Bank Transfer Fee Send money from your 1st Source account.	Standard Delivery - 3 Business Day: $0 .95 Next Day Delivery - 1 Business Day: $2 .95	

Other Account Fees & Services (*continued*)

Fee Category	Fee Name/Description	Fee Amount	Other Important Information About This Fee
Miscellaneous continued	*Coin Counter*	Consumer Client: $0 Business Client: 2% or $5, whichever is greater Non-customers: 10% and use of self-service coin counters Bags (loose coin) shipped to CCV: 2% or $5, whichever is greater	Fee to count coins.
	Collections – Drafts (Domestic and Foreign)	$10 plus secure shipment charges and amount correspondent or foreign bank charges	Checks received that either state Draft on them or are not drawn on a US bank.
	Collections – Foreign Currency	$20 for orders of $300 or less $10 for orders over $300	The order of a foreign currency from outside the U.S. or its territories. Transaction value limits may apply.
	Foreign Currency Orders	$20 for orders of $300 or less $10 for orders over $300	The order of a foreign currency from outside the U.S. or its territories. Transaction value limits may apply.
	Foreign Check Exchange	$17	Fee for a foreign check. The check is drawn on a financial institution in the non-home country of the currency needed.
	Notary Service	$2	Fee to notarize a document.

Optional Products & Services

The following optional products & services are generally available with our checking and/or saving accounts:

- Resource Plus® Debit Card
- Resource Center ATMs
- Online/Mobile Banking
- Bill Pay
- Electronic Statements
- Email, Text, and Push Alerts
- Money Management
- Alexa Voice Banking
- Mobile Deposit
- Apple Pay®
- Android Pay™
- Samsung Pay®
- Mastercard® Click to Pay
- MyRewards
- Card Control
- Bank-to-Bank Transfers
- Zelle
- Overdraft Services

These optional services may help you manage your account. To learn more about them, please review the Account Deposit Agreement for each service. You may also review information on 1stsource.com or speak to a banking center associate.

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