

Fee Schedule *for* PERSONAL ACCOUNTS

Product Descriptions & Service Fees



Effective October 2020 | Member FDIC | Equal Housing Lender
1stsource.com

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Fee Schedule for Personal Accounts | Personal Checking Accounts

Account	Service Fees and How to Avoid Them	Other Important Account Information
<p>1st Checking A basic, non-interest bearing, checking account for those without direct deposit \$25 minimum deposit to open.</p>	<p>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.</p>	<p>Account Statements</p> <ul style="list-style-type: none"> • Paper Statement Fee: \$3 per statement cycle. • 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: <ul style="list-style-type: none"> ▪ Signing up for Online/Mobile Banking and enrolling in electronic statements. Your electronic statements may be canceled if you do not access Online/Mobile Banking at least once every 90 days; if this happens your account will be switched to paper statements and charged the Paper Statement Fee. -OR- ▪ Meeting the Minimum Daily Balance requirement of \$500. <p>For check image and other fees for this account, see the <i>Other Account Fees & Services</i> section of this document, below. "Minimum Daily Balance" is defined in Section 1 of the <i>Agreement for Deposit – Personal Accounts</i>.</p>
<p>Easy Banking Club Designed for clients who have direct deposit. Interest-bearing account with a variable interest rate. \$25 minimum deposit to open.</p>	<p>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.</p>	<p>Account Statements</p> <ul style="list-style-type: none"> • Paper Statement Fee: \$3 per statement cycle. • 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: <ul style="list-style-type: none"> ▪ Signing up for Online/Mobile Banking and enrolling in electronic statements. Your electronic statements may be canceled if you do not access Online/Mobile Banking at least once every 90 days; if this happens your account will be switched to paper statements and charged the Paper Statement Fee. -OR- ▪ Meeting the requirement of direct deposits totaling \$250 or more made to this account each statement cycle. <p>New accounts may receive a single/standard welcome pack of checks. For check image and other fees for this account, refer to the <i>Other Account Fees & Services</i> section of this document, below. This account is eligible for ATM fee rebates; refer to the <i>Other Account Fees & Services</i> section below for details. For information on how we calculate interest, see <i>How We Calculate Interest on Interest-Bearing Accounts</i> in Section 3 of the <i>Agreement for Deposit – Personal Accounts</i>. 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.</p>

Fee Schedule for Personal Accounts | Personal Checking Accounts

Account	Service Fees and How to Avoid Them	Other Important Account Information
<p>Cubs 1st Club Checking Designed for clients with direct deposit. Interest-bearing account with a variable interest rate. \$25 minimum deposit to open.</p>	<p>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.</p>	<p>Special Cubs 1st Club Resource Plus® debit card and checks featuring South Bend Cubs designs are available:</p> <ul style="list-style-type: none"> • New accounts may receive 50 Cubs 1st Club designed checks. Accounts converted from other 1st Source checking accounts may purchase Cubs 1st Club designed checks. • Additional checks may be purchased at current rates. <p>South Bend Cubs discounts available:</p> <ul style="list-style-type: none"> • 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 special deals via email by providing us with your email address. <p>Account Statements</p> <ul style="list-style-type: none"> • Paper Statement Fee: \$3 per statement cycle. • 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: <ul style="list-style-type: none"> ▪ Signing up for Online/Mobile Banking and enrolling in electronic statements. Your electronic statements may be canceled if you do not access Online/Mobile Banking at least once every 90 days; if this happens your account will be switched to paper statements and charged the Paper Statement Fee. -OR- ▪ Meeting the requirement of direct deposits totaling \$250 or more made to this account each statement cycle. <p>For check image and other fees for this account, refer to the <i>Other Account Fees & Services</i> section of this document, below.</p> <p>This account is eligible for ATM fee rebates; refer to the <i>Other Account Fees & Services</i> section below for details.</p> <p>For information on how we calculate interest, see <i>How We Calculate Interest on Interest-Bearing Accounts</i> in Section 3 of the <i>Agreement for Deposit – Personal Accounts</i>. 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.</p>

Fee Schedule for Personal Accounts | Personal Checking Accounts

Account	Service Fees and How to Avoid Them	Other Important Account Information
<p>Portfolio Checking For clients seeking to maintain significant balances to achieve liquidity and higher interest.</p> <p>Interest-bearing account with a variable interest rate and tiers:</p> <p>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</p> <p>\$25 minimum deposit to open.</p>	<p>Account Service Fee: \$25 per statement cycle.</p> <p>Fee is waived with a Minimum Daily Balance of at least \$5,000.</p> <p>We waive the Account Service Fee for your first two statement cycles to allow you time to meet the requirement to avoid this fee.</p>	<p>Account Statements</p> <ul style="list-style-type: none"> • Paper Statement Fee: \$3 per statement cycle. • 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: <ul style="list-style-type: none"> ▪ Signing up for Online/Mobile Banking and enrolling in electronic statements. Your electronic statements may be canceled if you do not access Online/Mobile Banking at least once every 90 days; if this happens your account will be switched to paper statements and charged the Paper Statement Fee. -OR- ▪ Meeting the requirement of a Minimum Daily Balance of at least \$5,000 or more maintained in this account each statement cycle. <p>New accounts may receive a single/standard welcome pack of checks. For check image and other fees for this account, refer to the <i>Other Account Fees & Services</i> section of this document, below.</p> <p>“Minimum Daily Balance” is defined in Section 1 of the <i>Agreement for Deposit – Personal Accounts</i>.</p> <p>For information on how we calculate interest, see <i>How We Calculate Interest on Interest-Bearing Accounts</i> in Section 3 of the <i>Agreement for Deposit – Personal Accounts</i>. 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.</p>
<p>High Yield Checking Only available in select markets. Designed for clients seeking to maintain significant balances to achieve liquidity and competitive returns.</p> <p>Interest-bearing account with a variable interest rate and tiers:</p> <p>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</p> <p>\$5,000 minimum deposit to open.</p>	<p>Account Service Fee: \$15 per statement cycle.</p> <p>Fee is waived with a Minimum Daily Balance of at least \$5,000.</p> <p>We waive the Account Service Fee for your first two statement cycles to allow you time to meet the requirements to avoid this fee.</p>	<p>Account Statements</p> <ul style="list-style-type: none"> • Paper Statement Fee: \$3 per statement cycle. • 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. Your electronic statements may be canceled if you do not access Online/Mobile Banking at least once every 90 days; if this happens your account will be switched to paper statements and charged the Paper Statement Fee. <p>For check image and other fees for this account, refer to the <i>Other Account Fees & Services</i> section of this document, below.</p> <p>This account is eligible for ATM fee rebates; refer to the <i>Other Account Fees & Services</i> section below for details.</p> <p>“Minimum Daily Balance” is defined in Section 1 of the <i>Agreement for Deposit – Personal Accounts</i>.</p> <p>For information on how we calculate interest, see <i>How We Calculate Interest on Interest-Bearing Accounts</i> in Section 3 of the <i>Agreement for Deposit – Personal Accounts</i>. 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.</p>

Fee Schedule for Personal Accounts | Personal Checking Accounts

Account	Service Fees and How to Avoid Them	Other Important Account Information
<p>e-Student Checking No monthly service fees and no monthly minimum balance for clients between the ages of 13 and 24. Non-interest-bearing account. \$15 minimum deposit to open.</p>	<p>None.</p>	<p>This account is for clients between the ages of 13 and 24. <i>Clients under the age of 18 require a parent or legal guardian as a joint account owner.</i> Use of Online/Mobile Banking will minimize fees associated with this account.</p> <p>Account Statements</p> <ul style="list-style-type: none"> • Paper Statement Fee: \$3 per statement cycle. • 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. Your electronic statements may be canceled if you do not access Online/Mobile Banking at least once every 90 days; if this happens your account will be switched to paper statements and charged the Paper Statement Fee. <p>For check image and other fees for this account, refer to the <i>Other Account Fees & Services</i> section of this document, below.</p> <p>This account is eligible for ATM fee rebates; refer to the <i>Other Account Fees & Services</i> section below for details.</p> <p>Overdrafts or Non-Sufficient Funds</p> <ul style="list-style-type: none"> • This account is not eligible for our Debit & ATM Overdraft Choice service. However, your account may still become overdrawn. We may charge fees for overdrafts 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 non-sufficient funds. See the <i>Other Account Fees & Services</i> section below for more details. • 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. <p>Account Conversion</p> <ul style="list-style-type: none"> • On the client's 25th birthday or next business day thereafter, the e-Student checking account will automatically be converted to a 1st Checking account. • All the account details and charges that apply to the 1st Checking account will then be applicable.

Fee Schedule for Personal Accounts | Personal Checking Accounts

Account	Service Fees and How to Avoid Them	Other Important Account Information
<p>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.</p> <p>Interest-bearing account with a variable interest rate and tiers:</p> <p>Tier 1: Less than \$5,000 Tier 2: \$5,000 or more</p> <p>No minimum deposit to open.</p>	<p>Account Service Fee: \$2.95 per statement cycle.</p>	<p>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.</p> <p>Account Statements</p> <ul style="list-style-type: none"> • Paper statements are included at no fee. • Electronic statements are available by signing up for Online/Mobile Banking and enrolling in electronic statements. Your electronic statements may be canceled if you do not access Online/Mobile Banking at least once every 90 days; if this happens your account will be switched to paper statements. <p>Non-sufficient Funds</p> <ul style="list-style-type: none"> • 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 fund 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 non-sufficient funds. See the <i>Other Account Fees & Services</i> section below for more details. <p>Account Closure</p> <ul style="list-style-type: none"> • This account will be closed upon the second occurrence that causes the account to have a balance less than zero in accordance with IRS regulations.. <p>For check image and other fees for this account, refer to the <i>Other Account Fees & Services</i> section of this document, below.</p> <p>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 <i>Health Savings Custodial Account Agreement and Disclosure Statement</i> or 1stsource.com/hsa.</p> <p>For information on how we calculate interest, see <i>How We Calculate Interest on Interest-Bearing Accounts</i> in Section 3 of the <i>Agreement for Deposit – Personal Accounts</i>. 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.</p>

Fee Schedule for Personal Accounts | Personal Savings and Money Market Accounts

Account	Service Fees and How to Avoid Them	Other Important Account Information
<p>EveryDay Interest Interest-bearing savings account with a variable interest rate. No minimum deposit to open.</p>	<p>Account Service Fee: \$3 per month.. Fee is waived:</p> <ul style="list-style-type: none"> 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 statement cycle; OR by maintaining a Minimum Daily Balance of at least \$300. 	<p>Transactions</p> <ul style="list-style-type: none"> We charge a \$2 Excessive Withdrawal Fee on the fifth and subsequent withdrawals within a month. Refer to Section 5, <i>Transaction Limitations for Savings and Money Market Accounts</i>, of the <i>Agreement for Deposit – Personal Accounts</i> for additional savings account transaction limitations. <p>Account Statements</p> <ul style="list-style-type: none"> Paper statements are included at no fee. Electronic statements are available by signing up for Online/Mobile Banking and enrolling in electronic statements. Your electronic statements may be canceled if you do not access Online/Mobile Banking at least once every 90 days; if this happens your account will be switched to paper 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). <p>"Minimum Daily Balance" is defined in Section 1 of the <i>Agreement for Deposit – Personal Accounts</i>.</p> <p>For information on how we calculate interest, see <i>How We Calculate Interest on Interest-Bearing Accounts</i> in Section 3 of the <i>Agreement for Deposit – Personal Accounts</i>. 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.</p>
<p>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.</p>	<p>Account Service Fee: \$20 per statement cycle. Fee is waived with a Minimum Daily Balance of at least \$25,000. We waive the Account Service Fee for your first two statement cycles to allow you time to meet the requirements to avoid this fee.</p>	<p>An account with savings account rates that also offers check writing.</p> <p>Transactions:</p> <ul style="list-style-type: none"> We charge a \$10 Excessive Withdrawal Fee on each withdrawal after the sixth (beginning on the seventh) within a month. Refer to Section 5, <i>Transaction Limitations for Savings and Money Market Accounts</i>, of the <i>Agreement for Deposit – Personal Accounts</i> for additional money market account transaction limitations. <p>Account Statements</p> <ul style="list-style-type: none"> Paper statements are included at no fee. Electronic statements are available by signing up for Online/Mobile Banking and enrolling in electronic statements. Your electronic statements may be canceled if you do not access Online/Mobile Banking at least once every 90 days; if this happens your account will be switched to paper 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. <p>"Minimum Daily Balance" is defined in Section 1 of the <i>Agreement for Deposit – Personal Accounts</i>.</p> <p>For information on how we calculate interest, see <i>How We Calculate Interest on Interest-Bearing Accounts</i> in Section 3 of the <i>Agreement for Deposit – Personal Accounts</i>. 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.</p>

Fee Schedule for Personal Accounts | Personal Savings and Money Market Accounts

Account	Service Fees and How to Avoid Them	Other Important Account Information
<p>e-Student Savings No monthly service fees and no monthly minimum balance for clients between the ages of 13 and 24.</p> <p>Interest-bearing account with a variable interest rate and an end-of-the-year bonus rate for clients that achieve certain savings goals.</p> <p>No minimum deposit to open.</p>	<p>None.</p>	<p>This account is for clients between the ages of 13 and 24. <i>Clients under the age of 18 require a parent or legal guardian as a joint account owner.</i> Use of Online/Mobile Banking will minimize fees associated with this account.</p> <p>Transactions</p> <ul style="list-style-type: none"> • We charge a \$2 Excessive Withdrawal Fee on the fifth and subsequent withdrawals within a month. • Refer to Section 5, <i>Transaction Limitations for Savings and Money Market Accounts</i>, of the <i>Agreement for Deposit – Personal Accounts</i> for additional savings account transaction limitations. <p>Account Statements</p> <ul style="list-style-type: none"> • Paper Statement Fee: \$3 per statement cycle. • You may avoid the Paper Statement Fee by signing up for Online/Mobile Banking and enrolling in electronic statements. Your electronic statements may be canceled if you do not access Online/Mobile Banking at least once every 90 days; if this happens your account will be switched to paper statements and charged the Paper Statement Fee. • 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 calling the 1st Source Customer Service Center at 800-513-2360. Otherwise, we will provide quarterly account statements (even if we charge monthly fees). <p>Bonus Interest Rate You are eligible for a bonus interest rate in the current year if you meet all of the following requirements in the previous calendar year:</p> <ul style="list-style-type: none"> • Minimum of four (4) deposits into this account; • Maximum of two (2) withdrawals from this account; • Average Monthly Balance of at least \$100; and • The account has been open at least three (3) months as of December 31. <p>Deposits may be made by using our Check Deposit service available in our Mobile App, at an ATM or at a banking center. Other electronic transfers into the account, or between your 1st Source accounts, also count towards the deposit minimum for the Bonus Interest Rate.</p> <p>We apply the then current bonus interest rate for the full year effective the first business day of the current calendar year. You must requalify each year to earn the bonus rate. The bonus interest rate may vary throughout the year.</p> <p><i>"Average Monthly Balance"</i> is defined in Section 1 of the <i>Agreement for Deposit – Personal Accounts</i>.</p> <p>Account Conversion</p> <ul style="list-style-type: none"> • On the client's 25th birthday or next business day thereafter, the e-Student savings account will automatically be converted to the EveryDay Interest Savings account. • All the account details and charges that apply to the EveryDay Interest Savings account will then be applicable. <p>For information on how we calculate interest, see <i>How We Calculate Interest on Interest-Bearing Accounts</i> in Section 3 of the <i>Agreement for Deposit – Personal Accounts</i>. The Interest Rate, Bonus 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.</p>

Fee Schedule for Personal Accounts | Personal Savings and Money Market Accounts

Account	Service Fees and How to Avoid Them	Other Important Account Information
<p>Holiday Savings An account to save funds for fall or winter holidays.</p> <p>Interest-bearing account with a variable interest rate.</p> <p>\$10 minimum deposit to open.</p>	<p>None.</p>	<p>With an annual disbursement in October, this account may be used year after year to save up for the holidays. Holiday Savings accountholders must also have a 1st Source personal checking, money market, or other savings account.</p> <p>Transactions</p> <ul style="list-style-type: none"> • 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 of \$7 per check will be charged. • No other client-initiated withdrawals or transfers out of the account are allowed. • Refer to Section 5, <i>Transaction Limitations for Savings and Money Market Accounts</i>, of the <i>Agreement for Deposit – Personal Accounts</i> for additional savings account transaction limitations. <p>Account Statements</p> <ul style="list-style-type: none"> • Paper statements are included at no fee. • Electronic statements are available by signing up for Online/Mobile Banking and enrolling in electronic statements. Your electronic statements may be canceled if you do not access Online/Mobile Banking at least once every 90 days; if this happens your account will be switched to paper 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). <p>Account Closure</p> <ul style="list-style-type: none"> • If the account remains at a zero (0) balance for 60 consecutive calendar days, we will close the account without notice. <p>For information on how we calculate interest, see <i>How We Calculate Interest on Interest-Bearing Accounts</i> in Section 3 of the <i>Agreement for Deposit – Personal Accounts</i>. 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.</p>

Fee Schedule for Personal Accounts | Individual Retirement Accounts (IRA) and Certificates of Deposit (CD)

Account	Service Fees and How to Avoid Them	Other Important Account Information																
<p>Certificate of Deposit (CD) A savings product allowing you to choose terms ranging from seven (7) days to ten (10) years.</p> <p>Interest-bearing account with a fixed interest rate.</p> <p>Minimum deposit requirements to open and maintain CD:</p> <table border="1" data-bbox="73 467 472 592"> <thead> <tr> <th>Original Term</th> <th>Minimum Deposit*</th> </tr> </thead> <tbody> <tr> <td>7 days – 31 days</td> <td>\$25,000</td> </tr> <tr> <td>32 days – 364 days</td> <td>\$2,500</td> </tr> <tr> <td>12 months or more</td> <td>\$500</td> </tr> </tbody> </table> <p>*Subject to change on promotional CDs.</p>	Original Term	Minimum Deposit*	7 days – 31 days	\$25,000	32 days – 364 days	\$2,500	12 months or more	\$500	<p>None.</p>	<p>Transactions</p> <ul style="list-style-type: none"> No additional deposits are permitted. Withdrawals may be subject to penalty; see the <i>Early Withdrawal</i> section below. Refer to Section 3(c), <i>Additional Certificate of Deposit Account Terms</i>, of the <i>Agreement for Deposit – Personal Accounts</i> for additional information on penalties. <p>Account Statements</p> <ul style="list-style-type: none"> 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. <p>Renewal</p> <ul style="list-style-type: none"> 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), <i>Additional Certificate of Deposit Account Terms</i>, of the <i>Agreement for Deposit – Personal Accounts</i> for additional information on CD maturity and grace periods. <p><i>Early Withdrawal</i></p> <p>Each full or partial withdrawal before the maturity date may result in a penalty charge based on the following schedule.</p> <table border="1" data-bbox="955 917 2020 1128"> <thead> <tr> <th>Original Term</th> <th>Early Withdrawal Penalty*</th> </tr> </thead> <tbody> <tr> <td>At least seven (7) days but less than six (6) months</td> <td>All interest that would have been earned on the amount withdrawn for the full term.</td> </tr> <tr> <td>At least six (6) months but less than one (1) year</td> <td>180 days' interest that would have been earned on the amount withdrawn.</td> </tr> <tr> <td>One (1) year or more</td> <td>12 months' interest that would have been earned on the amount withdrawn.</td> </tr> </tbody> </table> <p>*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.</p> <p>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.</p> <p>For information on how we calculate interest, see <i>How We Calculate Interest on Interest-Bearing Accounts</i> in Section 3 of the <i>Agreement for Deposit – Personal Accounts</i>. 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.</p>	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.
Original Term	Minimum Deposit*																	
7 days – 31 days	\$25,000																	
32 days – 364 days	\$2,500																	
12 months or more	\$500																	
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.																	

Fee Schedule for Personal Accounts | Individual Retirement Accounts (IRA) and Certificates of Deposit (CD)

Account	Service Fees and How to Avoid Them	Other Important Account Information																
<p>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.</p> <p>Interest-bearing account with a fixed interest rate.</p> <p>Minimum deposit requirements to open and maintain CD:</p> <table border="1" data-bbox="73 527 472 657"> <thead> <tr> <th>Original Term</th> <th>Minimum Deposit*</th> </tr> </thead> <tbody> <tr> <td>7 days – 31 days</td> <td>\$25,000</td> </tr> <tr> <td>32 days – 364 days</td> <td>\$2,500</td> </tr> <tr> <td>12 months or more</td> <td>\$500</td> </tr> </tbody> </table> <p>*Subject to change on promotional CDs.</p>	Original Term	Minimum Deposit*	7 days – 31 days	\$25,000	32 days – 364 days	\$2,500	12 months or more	\$500	<p>None.</p>	<p>This account is a way to save for retirement with tax advantages. It is subject to deposit and withdrawal limitations and other restrictions set by the IRS.</p> <p>Transactions</p> <ul style="list-style-type: none"> • Additional deposits are only permitted during the Grace Period. • Withdrawals may be subject to penalty; see the <i>Early Withdrawal</i> section below. Refer to Section 3(c), <i>Additional Certificate of Deposit Account Terms</i>, in the <i>Agreement for Deposit – Personal Accounts</i> for additional information on penalties. <p>Account Statements</p> <ul style="list-style-type: none"> • You will receive an annual year-end account statement. <p>Renewal</p> <ul style="list-style-type: none"> • 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), <i>Additional Certificate of Deposit Account Terms</i>, in the <i>Agreement for Deposit – Personal Accounts</i> for additional information on CD maturity and grace periods. <p>Early Withdrawal Each full or partial withdrawal before the maturity date may result in a Bank penalty charge based on the following schedule.</p> <table border="1" data-bbox="955 844 2020 1047"> <thead> <tr> <th>Original Term</th> <th>Early Withdrawal Penalty*</th> </tr> </thead> <tbody> <tr> <td>At least seven (7) days but less than six (6) months</td> <td>All interest that would have been earned on the amount withdrawn for the full term.</td> </tr> <tr> <td>At least six (6) months but less than one (1) year</td> <td>180 days' interest that would have been earned on the amount withdrawn.</td> </tr> <tr> <td>One (1) year or more</td> <td>12 months' interest that would have been earned on the amount withdrawn.</td> </tr> </tbody> </table> <p>*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.</p> <p>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.</p> <p>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 <i>Individual Retirement Custodial Account Agreement</i> and associated disclosures for this account.</p> <p>For information on how we calculate interest, see <i>How We Calculate Interest on Interest-Bearing Accounts</i> in Section 3 of the <i>Agreement for Deposit – Personal Accounts</i>. 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.</p>	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.
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Fee Schedule for Personal Accounts | Individual Retirement Accounts (IRA) and Certificates of Deposit (CD)

Account	Service Fees and How to Avoid Them	Other Important Account Information																
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<p>Coverdell Education Savings (ESA IRA) Certificate of Deposit Save for education expenses of a designated beneficiary. This is 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. Consult your tax advisor for details.</p> <p>Interest-bearing account with a fixed interest rate.</p> <p>Minimum deposit requirements to open and maintain CD:</p> <table border="1" data-bbox="73 657 472 787"> <thead> <tr> <th>Original Term</th> <th>Minimum Deposit*</th> </tr> </thead> <tbody> <tr> <td>7 days – 31 days</td> <td>\$25,000</td> </tr> <tr> <td>32 days – 364 days</td> <td>\$2,500</td> </tr> <tr> <td>12 months or more</td> <td>\$500</td> </tr> </tbody> </table> <p>*Subject to change on promotional CDs.</p>	Original Term	Minimum Deposit*	7 days – 31 days	\$25,000	32 days – 364 days	\$2,500	12 months or more	\$500	<p>None.</p>	<p>This tax-advantaged account is designed to help save for qualified educational expenses for a designated beneficiary. It is subject to deposit and withdrawal limitations set by the IRS.</p> <p>Transactions</p> <ul style="list-style-type: none"> • Additional deposits are only permitted during the Grace Period. • Withdrawals may be subject to penalty; see the <i>Early Withdrawal</i> section below. Refer to Section 3(c), <i>Additional Certificate of Deposit Account Terms</i>, of the <i>Agreement for Deposit – Personal Accounts</i> for additional information on penalties. <p>Account Statements</p> <ul style="list-style-type: none"> • You will receive an annual year-end account statement. <p>Renewal</p> <ul style="list-style-type: none"> • 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), <i>Additional Certificate of Deposit Account Terms</i>, of the <i>Agreement for Deposit – Personal Accounts</i> for additional information on CD maturity and grace periods. <p>Early Withdrawal Each full or partial withdrawal before the maturity date may result in a Bank penalty charge based on the following schedule.</p> <table border="1" data-bbox="957 878 2020 1081"> <thead> <tr> <th>Original Term</th> <th>Early Withdrawal Penalty*</th> </tr> </thead> <tbody> <tr> <td>At least seven (7) days but less than six (6) months</td> <td>All interest that would have been earned on the amount withdrawn for the full term.</td> </tr> <tr> <td>At least six (6) months but less than one (1) year</td> <td>180 days' interest that would have been earned on the amount withdrawn.</td> </tr> <tr> <td>One (1) year or more</td> <td>12 months' interest that would have been earned on the amount withdrawn.</td> </tr> </tbody> </table> <p>*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.</p> <p>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.</p> <p>For guidance regarding account eligibility and IRS restrictions and/or penalties, refer to IRS.gov or consult your tax advisor. For additional product details, refer to the <i>Coverdell ESA Custodial Account Agreement</i> and associated disclosures for this account.</p> <p>For information on how we calculate interest, see <i>How We Calculate Interest on Interest-Bearing Accounts</i> in Section 3 of the <i>Agreement for Deposit – Personal Accounts</i>. 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.</p>	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.
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Account	Service Fees and How to Avoid Them	Other Important Account Information
<p>Traditional IRA Savings Taxes may be deferred on both your contributions and earnings until you begin to take a distribution.</p> <p>Interest-bearing account with a variable interest rate.</p> <p>\$25 minimum contribution to open.</p>	<p>None.</p>	<p>This account is a way to save for retirement with tax advantages. It is subject to deposit and withdrawal limitations and other restrictions set by the IRS.</p> <p>Transactions</p> <ul style="list-style-type: none"> Refer to Section 5, <i>Transaction Limitations for Savings and Money Market Accounts</i>, of the <i>Agreement for Deposit – Personal Accounts</i> for savings account transaction limitations. <p>Account Statements</p> <ul style="list-style-type: none"> You will receive an annual year-end account statement. <p>Account Closure</p> <ul style="list-style-type: none"> A fee of \$25 will be charged if you close your account. This will appear on your statement as “IRA Sav Closing Fee.” <p>Minimum Balance Requirement</p> <ul style="list-style-type: none"> 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. <p>Bonus Interest Rate</p> <p>You are eligible for a bonus interest rate for the current year if you meet all of the following requirements in the previous calendar year:</p> <ul style="list-style-type: none"> Minimum of twenty-four (24) electronic transfers or direct deposits into the account; Average Monthly Balance of at least \$25; and The account has been open at least three (3) months as of December 31. <p>We apply the then current bonus interest rate for the full year effective the first business day of the current calendar year. You must requalify each year to earn the bonus rate. The bonus interest rate may vary throughout the year.</p> <p>For guidance regarding account eligibility and IRS restrictions, refer to IRS.gov or consult your tax advisor. For additional product details, refer to the <i>Individual Retirement Custodial Account Agreement</i> and associated disclosures for this account.</p> <p>“Minimum Daily Balance” and “Average Monthly Balance” are defined in Section 1 of the <i>Agreement for Deposit – Personal Accounts</i>.</p> <p>For information on how we calculate interest, see <i>How We Calculate Interest on Interest-Bearing Accounts</i> in Section 3 of the <i>Agreement for Deposit – Personal Accounts</i>. The Interest Rate, Bonus 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.</p>

Fee Schedule for Personal Accounts | Individual Retirement Accounts (IRA) and Certificates of Deposit (CD)

Account	Service Fees and How to Avoid Them	Other Important Account Information
<p>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.</p> <p>Interest-bearing account with a variable interest rate.</p> <p>\$25 minimum contribution to open.</p>	<p>None.</p>	<p>This account is a way to save for retirement with tax advantages. It is subject to deposit and withdrawal limitations and other restrictions set by the IRS.</p> <p>Transactions</p> <ul style="list-style-type: none"> Refer to Section 5, <i>Transaction Limitations for Savings and Money Market Accounts</i>, of the <i>Agreement for Deposit – Personal Accounts</i> for savings account transaction limitations. <p>Account Statements</p> <ul style="list-style-type: none"> You will receive an annual year-end account statement. <p>Account Closure</p> <ul style="list-style-type: none"> A fee of \$25 will be charged if you close your account. This will appear on your statement as “IRA Sav Closing Fee.” <p>Minimum Balance Requirement</p> <ul style="list-style-type: none"> 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. <p>Bonus Interest Rate You are eligible for a bonus interest rate for the current year if you meet all of the following requirements in the previous calendar year:</p> <ul style="list-style-type: none"> Minimum of twenty-four (24) electronic transfers or direct deposits into the account; Average Monthly Balance of at least \$25; and The account has been open at least three (3) months as of December 31. <p>We apply the then current bonus interest rate for the full year effective the first business day of the current calendar year. You must requalify each year to earn the bonus rate. The bonus interest rate may vary throughout the year.</p> <p>For guidance regarding account eligibility and IRS restrictions, please refer to IRS.gov or consult your tax advisor. For additional product details, refer to the <i>Roth Individual Retirement Custodial Account Agreement</i> and associated disclosures for this account.</p> <p>“Minimum Daily Balance” and “Average Monthly Balance” are defined in Section 1 of the <i>Agreement for Deposit – Personal Accounts</i>.</p> <p>For information on how we calculate interest, see <i>How We Calculate Interest on Interest-Bearing Accounts</i> in Section 3 of the <i>Agreement for Deposit – Personal Accounts</i>. The Interest Rate, Bonus 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.</p>

Fee Schedule for Personal Accounts | Individual Retirement Accounts (IRA) and Certificates of Deposit (CD)

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<p>Coverdell Education Savings (ESA IRA) Save for education expenses of a designated beneficiary.</p> <p>Interest-bearing account with a variable interest rate.</p> <p>\$25 minimum contribution to open.</p>	<p>None.</p>	<p>This tax-advantaged account is designed to help save for qualified educational expenses for a designated beneficiary. It is subject to deposit and withdrawal limitations set by the IRS.</p> <p>Transactions</p> <ul style="list-style-type: none"> Refer to Section 5, <i>Transaction Limitations for Savings and Money Market Accounts</i>, of the <i>Agreement for Deposit – Personal Accounts</i> for savings account transaction limitations. <p>Account Statements</p> <ul style="list-style-type: none"> Paper statements are included at no fee. Electronic statements are available by signing up for Online/Mobile Banking and enrolling in electronic statements. Your electronic statements may be canceled if you do not access Online/Mobile Banking at least once every 90 days; if this happens your account will be switched to paper statements. We will 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 calling the 1st Source Customer Service Center at 800-513-2360. Otherwise, we will provide quarterly account statements (even if we charge monthly fees). <p>Minimum Balance Requirement</p> <ul style="list-style-type: none"> 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. <p>Bonus Interest Rate</p> <p>You are eligible for a bonus interest rate for the current year if you meet all of the following requirements in the previous calendar year:</p> <ul style="list-style-type: none"> Minimum of twenty-four (24) electronic transfers or direct deposits into the account; Average Monthly Balance of at least \$25; and The account has been open at least three (3) months as of December 31. <p>We apply the then current bonus interest rate for the full year effective the first business day of the current calendar year. You must requalify each year to earn the bonus rate. The bonus interest rate may vary throughout the year.</p> <p>For guidance regarding account eligibility and IRS restrictions, please refer to IRS.gov or consult your tax advisor. For additional product details, refer to the <i>Coverdell ESA Custodial Account Agreement</i> and associated disclosures for this account.</p> <p>“Minimum Daily Balance” and “Average Monthly Balance” are defined in Section 1 of the <i>Agreement for Deposit – Personal Accounts</i>.</p> <p>For information on how we calculate interest, see <i>How We Calculate Interest on Interest-Bearing Accounts</i> in Section 3 of the <i>Agreement for Deposit – Personal Accounts</i>. The Interest Rate, Bonus 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.</p>

Fee Schedule for Personal Accounts | Other Fees & Services

Fee Category	Fee Name/Description	Fee Amount	Other Important Information About This Fee
Debit & ATM Card (Resource Plus® and Resource® Card)	<i>Replacement Fee</i> 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 identity theft
	<i>Mastercard® Cross Border Fee / Service Charge Debit Fee</i>	Cross Border Fee - 0.9% 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.
	<i>Mastercard® CCA (Currency Conversion Assessment) Fee</i> If you make a purchase outside the United States or its territories in a foreign currency, you may see a Currency Conversion Assessment (CCA) and a Cross Border fee. If you make a purchase outside the United States or its territories in U.S. currency, you may see only a Service Charge Debit Fee.	Currency Conversion Assessment (CCA) - 0.2% of the U.S. dollar amount of the transaction	
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.	<i>ATM Transaction Fee</i> Charged for withdrawals and transfers at a non-1st Source ATM.	\$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 <i>Easy Banking Club, Portfolio Checking, High Yield</i> and <i>Cubs 1st Club Checking</i> 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 <i>e-Student Checking</i> 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).
	<i>International ATM/POS Transaction Fee</i>	.08/1.00% per transaction + fee(s) charged by ATM operator/network	Fees for using an ATM outside of the United States.

Fee Schedule for Personal Accounts | Other Fees & Services

Fee Category	Fee Name/Description	Fee Amount	Other Important Information About This Fee
Overdraft	<p><i>OTS Fee</i> Overdraft Transfer Service (OTS) Fee for a transfer from a linked 1st Source savings account.</p>	\$3 fee per day that a transfer occurs	Overdraft Transfer Service is an optional service that allows automatic transfer of available funds from a savings account to a checking account to cover an overdraft. Funds are transferred once per day in \$50 increments to cover the overdrawn amount including the fee. If the savings account does not have an available balance sufficient to cover the overdrawn amount, including the fee, the balance of the savings account will transfer to cover as many items as possible. If the savings account does not have an available balance sufficient to cover any overdraft items and the fee, no transfer will take place.
	<p><i>Participation Fee</i> 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.</p>	\$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.
	<p><i>Overdraft Item Fee</i> Fee charged for any overdraft item that causes your account to be overdrawn by \$3 or more.</p>	\$36 per item Maximum of 6 fees per day.	When the available 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 choice service or return the item unpaid (a returned item). If we return the item, a Non-Sufficient Funds Fee may be charged.
	<p><i>Daily Overdraft Fee</i> A fee for each day the account remains overdrawn starting on the seventh (7th) consecutive business day of the overdraft.</p>	\$7 per day	<p>We will not charge you an overdraft fee for an overdraft caused by one-time debit card and ATM transactions unless you opt into our Overdraft Choice service (not available for e-Student Checking and HSA Checking). For more information on this service, visit any one of our banking centers or call the 1st Source Customer 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.</p> <p>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.</p>

Fee Schedule for Personal Accounts | Other Fees & Services

Fee Category	Fee Name/Description	Fee Amount	Other Important Information About This Fee
<i>Overdraft continued</i>	<i>Non-Sufficient Funds Fee (NSF Fee)</i> Fee for a returned item: occurs when an item is returned to payee when the available balance in an account is insufficient to cover a given transaction.	\$36 per item Maximum of 6 fees per day.	<p>We charge an NSF Fee when we return or reject items presented or submitted against your account that would exceed your available balance. You understand and agree an item you have authorized (including, but not limited to, a check or ACH) may be presented one or more times; thus incurring a non-sufficient fund fee for each presentment. Note: we do not determine whether or when an item or transaction is presented or submitted for payment. Rather, we determine whether or not your account balance is sufficient to pay a presented or submitted item or transaction.</p> <p>As an example, if you wrote a check to a merchant (or other third party) who submitted the check to us for payment and we returned the check, you would be charged an NSF Fee. If the merchant re-presented the check for payment again (or converted the check into an ACH and submitted the item for payment), we would make an additional determination of whether the account balance was sufficient. If it is not, you would be charged an NSF fee. This means you could be charged multiple NSF fees due to the check (and, possibly, the electronically converted check) being presented and returned multiple times.</p> <p>Additionally, as another example, if you authorize a merchant (or other third party) to electronically debit your account, such as an ACH debit, the merchant submits the electronic debit to us for payment. If the transaction exceeds the available balance, the debit will be rejected, and you will be charged an NSF Fee. The merchant may re-submit the electronic debit to us for payment. If this occurs, we would make an additional determination of whether the available balance was sufficient and, if not, you would be charged an NSF fee for this additional rejected transaction.</p>
Wire Fees	<i>Incoming Wire Fee</i>	\$15	Fee for incoming wire transfers.
	<i>Outgoing Domestic Wire Fee</i>	\$30	Fee for outgoing domestic wire transfers.
	<i>Outgoing International Wire Fee</i>	\$50	Fee for outgoing international wire transfers. Other financial institutions involved in the wire transfer may also charge fees and deduct their fees from the amount of the wire transfer.
Miscellaneous	<i>Stop Payment Fee</i>	\$36 per item	<p>Stop payment orders are effective for six (6) months except for preauthorized electronic funds transfer stop payment orders, which are effective until you notify us otherwise. Additionally, if you inform us orally to stop payment the order may be removed after 14 days if we request written confirmation of the stop payment order and you do not provide such written confirmation by the end of the 14-day period.</p> <p>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 <i>Replacement Fee</i> disclosed above.</p> <p>We will place a stop payment on a Treasurer's Check ten (10) business days after issuance if the check is lost, stolen or mutilated/destroyed. The purchaser must complete and sign an indemnity bond if a stop is placed.</p> <p>We will not stop payments on one-time debit card transactions.</p>
	<i>Garnishment Processing Fee</i>	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.

Fee Schedule for Personal Accounts | Other Fees & Services

Fee Category	Fee Name/Description	Fee Amount	Other Important Information About This Fee
<i>Miscellaneous continued</i>	<i>Levy Processing Fee</i>	\$100	Fee applied to process a tax liability.
	<i>Dormant Account Fee</i>	\$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.
	<i>Account Balancing and Reconciliation Fee</i>	\$20 per hour	Fee for assistance with account balancing.
	<i>Account Closing Fee</i>	\$25	Fee for closing a checking or savings account within 180 calendar days of account opening.
	<i>Chargeback Item Fee</i>	\$12	We charge this fee each time a check or other item that we either cashed for you or accepted for deposit to your account is returned to us unpaid.
	<i>Account Research Fee</i>	\$20 per hour	Per hour charge for research on your account that cannot be completed using Online/Mobile Banking.
	<i>Check Copy Fee</i>	\$3 per check	Fee for a one-time request for a copy of a check. Return of physical checks is not available.
	<i>Check Image Fee</i> Fee to include check images with your account 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 with electronic statements. Check Image Fee for front of check images is waived for the following accounts: <i>Easy Banking Club, Cubs 1st Checking, Portfolio Checking, and Health Savings Account</i> . Back of check images may be requested for a \$3 per statement cycle fee.
	<i>Check Order/Supply Fee</i>	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."
	<i>Check Cashing Fee</i>	\$5 per check	Non-customer cashing on-us check.
	<i>Treasurer's Check Fee</i>	\$7	Fee to purchase a Treasurer's Check.
	<i>Temporary Check</i>	\$3	Fee to obtain a counter check.
	<i>Travelers Cheques</i>	Traditional Cheques: \$1.50 per \$100 Cheques for Two: \$2 per \$100 Gift Cheques: \$2 per check	Fee to purchase Travelers Cheques.
	<i>Additional Statement Fee</i>	\$5 per statement	Fee for a one-time request for an additional copy of an account statement.
	<i>Multiple Statement Fee</i> Fee to provide you with a duplicate copy of your account statement each statement cycle.	\$5 per statement cycle	You may also request a second paper copy of your account statement to be provided to a joint owner, fiduciary, or advisor.
<i>Verification of Deposits</i>	\$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.	

Fee Schedule for Personal Accounts | Other Fees & Services

Fee Category	Fee Name/Description	Fee Amount	Other Important Information About This Fee
<i>Miscellaneous continued</i>	<i>Bank-to-Bank Transfer Fee</i> Receive money into your 1st Source account	Standard Delivery – 3 Business Day: Free 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.
	<i>Bank-to-Bank Transfer Fee</i> Send money from your 1st Source account	Standard Delivery – 3 Business Day: \$0.95 Next Day Delivery – 1 Business Day: \$2.95	
	<i>Coin Counter</i>	Consumer Client: Free 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.
	<i>Collections – Drafts (Domestic and Foreign)</i>	\$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.
	<i>Collections – Foreign Currency</i>	\$10 for all orders Orders less than \$300 will incur an additional \$10 processing fee	Ordering currency from another country.
	<i>Foreign Currency Orders</i>	Service Fee: \$10 for each order, plus shipping and handling: \$20 for orders <\$300 \$10 for orders >\$300	Exchanging currency from another country.
	<i>Drafts</i>	\$17	Fee for a foreign draft. The draft is drawn on a financial institution in the non-home country of the currency needed.
	<i>Notary Service</i>	\$2	Fee to notarize a document..

Fee Schedule for Personal Accounts | Optional Products & Services

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

- Resource Plus® Debit Card or Resource® ATM 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®
- Masterpass™
- Purchase Rewards
- 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 the each service. You may also review information on 1stsource.com or speak to a banking center associate.

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