

Fee Schedule *for*

PERSONAL ACCOUNTS



APRIL 2020

Member
FDIC

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Personal Checking Accounts

Account	Service Fees and How to Avoid Them	Other Important Account Information
<p>1st Checking Simplified account that encourages Online/Mobile Banking. Non-interest-bearing account. \$25 minimum deposit to open.</p>	<p>Account Service Fee: \$6 per statement cycle. Fee is waived with an Average 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: \$5 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 can 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, see the <i>Other Account Fees & Services</i> section of this document, below.</p> <p>“Average Daily Balance” is defined in 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>No Direct Deposit Fee: \$15 per statement cycle. Fee is waived each statement cycle that you have at least one direct deposit into the account. Direct deposits posted on the last business day of the statement cycle are counted on the next statement cycle. We waive the No Direct Deposit 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 statements are included. • 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>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) can be obtained by contacting any one of our banking centers or calling the 1st Source Customer Service Center at 800-513-2360.</p>

Personal Checking Accounts (*continued*)

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>No Direct Deposit Fee: \$15 per statement cycle. Fee is waived each statement cycle that you have at least one direct deposit into the account. Direct deposits posted on the last business day of the statement cycle are counted on the next statement cycle.</p> <p>We waive the No Direct Deposit 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 receive fifty (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 statements are included. • 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>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) can 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 Checking For individuals seeking to combine significant balances to achieve liquidity and competitive money market returns. 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.</p>	<p>None.</p>	<p>Account Statements</p> <ul style="list-style-type: none"> • Paper statements are included. • 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>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 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) can be obtained by contacting any one of our banking centers or calling the 1st Source Customer Service Center at 800-513-2360.</p>

Personal Checking Accounts (*continued*)

Account	Service Fees and How to Avoid Them	Other Important Account Information
<p>High Yield Checking Account 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. 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: \$5 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 can 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 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) can be obtained by contacting any one of our banking centers or calling the 1st Source Customer Service Center at 800-513-2360.</p>

Personal Checking Accounts (*continued*)

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; 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: \$5 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 can 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 that 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. <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.

Personal Checking Accounts (*continued*)

Account	Service Fees and How to Avoid Them	Other Important Account Information
<p>Health Savings Account (HSA) Tax-exempt account for individuals 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. • 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>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 could still be overdrawn or a transaction returned for non-sufficient funds. 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. • This account will be closed upon the second occurrence of an overdraft or transaction returned for non-sufficient funds. <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) can be obtained by contacting any one of our banking centers or calling the 1st Source Customer Service Center at 800-513-2360.</p>

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 statement cycle. Fee is waived</p> <ul style="list-style-type: none"> • as long as the primary accountholder is under 18 years of age OR • each statement cycle that you have at least one direct deposit into the account OR • with a Minimum Daily Balance of at least \$300 <p>Direct deposits posted on the last business day of the statement cycle are counted as occurring in the next statement cycle.</p>	<p>Transactions</p> <ul style="list-style-type: none"> • You will be charged a \$2.00 per transaction Excessive Withdrawal Fee after the fourth withdrawal transaction in a statement cycle, if you receive monthly account statements, or in a month if you receive quarterly statements. This fee applies to all withdrawal transactions. • 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. • 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 can 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 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) can be obtained by contacting any one of our banking centers or calling the 1st Source Customer Service Center at 800-513-2360.</p>

Personal Savings and Money Market Accounts (*continued*)

Account	Service Fees and How to Avoid Them	Other Important Account Information
<p>Portfolio Savings Interest-bearing money market 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>\$15,000 minimum deposit to open.</p>	<p>Account Service Fee: \$15 per statement cycle. Fee is waived with a Minimum Daily Balance of at least \$25,000.</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>An account with savings account rates that also offers check writing.</p> <p>Transactions:</p> <ul style="list-style-type: none"> You will be charged a \$10.00 per transaction Excessive Withdrawal Fee after the sixth withdrawal transaction per statement cycle, if you receive monthly account statements, or in a month if you receive quarterly statements. This fee applies to all withdrawal transactions. 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. 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 can 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 Daily Balance" is defined in 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) can be obtained by contacting any one of our banking centers or calling the 1st Source Customer Service Center at 800-513-2360.</p>

Personal Savings and Money Market Accounts (*continued*)

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; use of Online/Mobile Banking will minimize fees associated with this account.</p> <p>Transactions</p> <ul style="list-style-type: none"> You will be charged a \$2.00 per transaction Excessive Withdrawal Fee after the fourth withdrawal transaction in a statement cycle, if you receive monthly account statements, or in a month if you receive quarterly statements. This fee applies to all withdrawal transactions. 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: \$5 per statement cycle. You can 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 can 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 can 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 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.</p> <p>"Average Monthly Balance" is defined in 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) can be obtained by contacting any one of our banking centers or calling the 1st Source Customer Service Center at 800-513-2360.</p>

Personal Savings and Money Market Accounts (*continued*)

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 can be used year after year to save up for the holidays. Holiday Savings account holders 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 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 \$5 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. • 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 or if you also have a personal checking account and have notified a banker to combine account statements. You can 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 statements (even if we charge monthly fees). <p>Account Closure</p> <ul style="list-style-type: none"> • If the account remains at a zero balance for 60 consecutive 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) can be obtained by contacting any one of our banking centers or calling the 1st Source Customer Service Center at 800-513-2360.</p>

Individual Retirement Accounts (IRA) and Certificates of Deposit

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:</p> <table border="1" data-bbox="73 423 478 553"> <thead> <tr> <th>Original Term</th> <th>Minimum Deposit*</th> </tr> </thead> <tbody> <tr> <td>7 – 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 – 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 until maturity. 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 can 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 can 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 automatically renews unless we specifically inform you otherwise. Promotional CDs with special rates and/or terms will renew at the Bank's standard (non-promotional) interest rate. 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 penalty charge based on the following schedule.</p> <table border="1" data-bbox="1031 777 2003 979"> <thead> <tr> <th>Original Term</th> <th>Early Withdrawal Penalty*</th> </tr> </thead> <tbody> <tr> <td>At least 7 days but less than 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 6 months but less than 1 year</td> <td>180 days' interest earned on the amount withdrawn.</td> </tr> <tr> <td>1 year or more</td> <td>Twelve months' interest earned on the amount withdrawn.</td> </tr> </tbody> </table> <p>*If a withdrawal is made 0 to 6 days from the CD opening, a different early withdrawal penalty applies. This penalty is at least 7 days simple interest on the amount withdrawn.</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) can 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 7 days but less than 6 months	All interest that would have been earned on the amount withdrawn for the full term.	At least 6 months but less than 1 year	180 days' interest earned on the amount withdrawn.	1 year or more	Twelve months' interest earned on the amount withdrawn.
Original Term	Minimum Deposit*																	
7 – 31 days	\$25,000																	
32 days – 364 days	\$2,500																	
12 months or more	\$500																	
Original Term	Early Withdrawal Penalty*																	
At least 7 days but less than 6 months	All interest that would have been earned on the amount withdrawn for the full term.																	
At least 6 months but less than 1 year	180 days' interest earned on the amount withdrawn.																	
1 year or more	Twelve months' interest earned on the amount withdrawn.																	

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

Account	Service Fees and How to Avoid Them	Other Important Account Information																
<p>Traditional IRA Certificate of Deposit 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:</p> <table border="1" data-bbox="71 477 474 602"> <thead> <tr> <th>Original Term</th> <th>Minimum Deposit*</th> </tr> </thead> <tbody> <tr> <td>7 – 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 – 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"> No additional deposits are permitted until maturity. 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 automatically renews unless we specifically inform you otherwise. Promotional CDs with special rates and/or terms will renew at the Bank’s standard (non-promotional) interest rate. 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 penalty charge based on the following schedule.</p> <table border="1" data-bbox="1031 777 2003 979"> <thead> <tr> <th>Original Term</th> <th>Early Withdrawal Penalty*</th> </tr> </thead> <tbody> <tr> <td>At least 7 days but less than 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 6 months but less than 1 year</td> <td>180 days’ interest earned on the amount withdrawn.</td> </tr> <tr> <td>1 year or more</td> <td>Twelve months’ interest earned on the amount withdrawn.</td> </tr> </tbody> </table> <p>*If a withdrawal is made 0 to 6 days from the CD opening, a different early withdrawal penalty applies. This penalty is at least 7 days simple interest on the amount withdrawn.</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>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) can 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 7 days but less than 6 months	All interest that would have been earned on the amount withdrawn for the full term.	At least 6 months but less than 1 year	180 days’ interest earned on the amount withdrawn.	1 year or more	Twelve months’ interest earned on the amount withdrawn.
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Individual Retirement Accounts (IRA) and Certificates of Deposit (*continued*)

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>\$25.00 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 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 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.</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>Individual Retirement Custodial Account Agreement</i> and associated disclosures for this account.</p> <p>“Minimum Daily Balance” and “Average Monthly Balance” are defined in 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) can be obtained by contacting any one of our banking centers or calling the 1st Source Customer Service Center at 800-513-2360.</p>

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

Account	Service Fees and How to Avoid Them	Other Important Account Information
<p>Roth IRA Savings You pay taxes on the money you contribute but qualified distributions may not be subject to tax.</p> <p>Interest-bearing account with a variable interest rate.</p> <p>\$25.00 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 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 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.</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 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) can be obtained by contacting any one of our banking centers or calling the 1st Source Customer Service Center at 800-513-2360.</p>

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

Account	Service Fees and How to Avoid Them	Other Important Account Information
<p>Coverdell Education Savings Save for education expenses of a designated beneficiary.</p> <p>Interest-bearing account with a variable interest rate.</p> <p>\$25.00 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. 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 can 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 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 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.</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 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) can be obtained by contacting any one of our banking centers or calling the 1st Source Customer Service Center at 800-513-2360.</p>

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Other Account 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.
	<i>Mastercard Cross Border Fee / Service Charge Debit Fee</i> <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.	Cross Border Fee - 0.9% of the U.S. dollar amount of the transaction Currency Conversion Assessment (CCA) - 0.2% 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 so that we do not restrict transactions.
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, transfers and balance inquiries at a non-1st Source ATM.	\$2.50 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 Cubs 1st 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 we charged by us and the ATM operator/network for the use of a non-1st Source ATM up to three (3) times or up to \$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).
Overdraft	<i>OTS Fee</i> Overdraft Transfer Service (OTS) Fee for a transfer from a linked 1st Source savings account.	\$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 \$50.00 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.

Other Account Fees & Services (continued)

Fee Category	Fee Name/Description	Fee Amount	Other Important Information About This Fee
<i>Overdraft continued</i>	<p>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.</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. Please see your banker for details.
	<p>Overdraft Item Fee 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) or return the item unpaid (a returned item). If we return the item, a Non-Sufficient Funds Fee may be charged.
	<p>Daily Overdraft Fee 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 won't charge you an overdraft fee for an overdraft caused by one-time debit card and ATM transactions unless you opt in to our Overdraft Choice service (not available for e-Student 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 in to this service.</p> <p>Regardless of your choice to opt in to our Overdraft Choice 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.</p>
	<p>Non-Sufficient Funds Fee (NSF Fee) 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.</p>	\$36 per item	<p>We charge a 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 or submitted to us multiple times and you could be charged multiple NSF fees if we return or reject the item multiple times. Please note that 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 a 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 a 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 a 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 a NSF fee for this additional rejected transaction.</p>

Other Account Fees & Services (*continued*)

Fee Category	Fee Name/Description	Fee Amount	Other Important Information About This Fee
Wire Fees	<i>Incoming Wire Fee</i> Fee for incoming wires.	Incoming \$15	
	<i>Outgoing Domestic Wire Fee</i> Fee for outgoing domestic wires.	Outgoing Domestic \$20	
	<i>Outgoing International Wire Fee</i> Fee for outgoing international wires.	Outgoing International \$40	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	Stop payment orders are effective for six (6) months with the exception of 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 fourteen (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 fourteen (14) day period. 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. We will not stop payments on treasurer's checks or one-time debit card transactions.
	<i>Court Order Fee</i> Fees applied to each legal order or process that directs us to freeze, attach or withhold funds or other property.	\$20 unless otherwise limited by law	If there are insufficient available funds in your account to pay the entire fee, we may apply the remaining funds to the fee.
	<i>Levy Processing Fee</i>	\$50	
	<i>Dormant Account Fee</i> 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.	\$5 per month	
	<i>Account Balancing and Reconciliation Fee</i> Fee for assistance with account balancing.	\$20 per hour	
	<i>Account Closing Fee</i> Fee for closing a checking or savings account within 180 days of account opening.	\$25 (Within 180 days of account opening)	
	<i>Chargeback Item Fee</i> 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.	\$10	

Other Account Fees & Services (*continued*)

Fee Category	Fee Name/Description	Fee Amount	Other Important Information About This Fee
<i>Miscellaneous continued</i>	<i>Account Research Fee</i> Per hour charge for research on your account that can't be completed using Online/Mobile Banking.	\$20 per hour	
	<i>Check Copy Fee</i> Fee for a one-time request for a copy of a check.	\$3 per 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 \$6 per statement cycle for front and 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: Easy Banking Club, Cubs 1st Checking, Portfolio Checking, and Health Savings Account.
	<i>Additional Statement Fee</i> Fee for a one-time request for an additional copy of an account statement.	\$5 per 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 can also request a second paper copy of your account statement to be provided to a joint owner, fiduciary, or advisor.
	<i>Temporary Check</i> Fee to obtain a counter check.	\$3	
	<i>Verification of Deposits</i> Fee charged to the third party requestor for verification of an account balance.	\$15	We will disclose the amount in your deposit account to a third party upon your authorization.

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
- CardValet™
- Overdraft Services
- Carefree Line of Credit

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

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