

NOTICE OF ACCOUNT & FEE UPDATES

Starting January 1, 2015 some product and fee updates will take effect. For your reference, a schedule of the charges are included on this notice. *Please consider this notice as an amendment to your account terms and conditions.* For specific information governing your 1st Source account(s), please consult the Truth in Savings Disclosure, available at all 1st Source banking centers or on 1stsource.com.

1st Checking account mailed, paper statements.	\$5.00 per monthly statement cycle.
Electronic Statements (e-statements) sign up within online banking.	Free
e-Student Savings Account.	You must have an e-Student Checking Account to have an e-Student Savings Account.
ATM Fee Refund (also known as: ATM Fee Vacation) for Easy Banking Club, Portfolio Checking and Easy Select checking accounts.	<i>Each account will receive four refunds back from 1st Source.</i> The refund will include the fees 1st Source Bank charges for the use of a Non-1st Source ATM (foreign ATM) up to four per 12 month period the account is open. The account holder is responsible for any additional fees charged by the owner of the ATM.
Non-1st Source ATM (foreign ATM) Use Fee.	\$2.25 each
Max Bill Pay (50) is included with Easy Banking Club and Portfolio Checking accounts.	Fifty electronic bill pays per statement cycle are included, each thereafter are 50¢.

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Bill Pay (15) is included with Select Checking accounts.	Fifteen electronic bill pays per statement cycle are included, each thereafter are 50¢.
Bill Pay (10) is included with 1st Checking and e-Student Checking accounts.	Ten electronic bill pays per statement cycle are included, each thereafter are 50¢.
Non-Sufficient Funds	\$36.00 each
Overdraft	\$36.00 each
Stop Payment	\$36.00 each
Continuous Overdraft	Beginning the 6 th business day overdrawn, \$7.00 per day.
Overdraft Transfer Service (Auto transfer from savings to checking when overdrawn.)	\$3.00 per day for each day there is an automatic transfer.
Copies of paper statements	\$5.00 each
Copies of checks	\$3.00 each
Temporary checks	\$3.00 each
Back of check images included with your paper statements.	\$3.00 per monthly statement cycle.

If you wish to discuss these account changes or explore other account options please contact the banker at your nearest 1st Source banking center. We're committed to meeting your financial needs.

