



CIBC Bank USA Smart Account™ – Schedule of Fees

Account Usage Fees

Minimum deposit to open account	\$0
Monthly maintenance fee	\$4.95
Minimum daily balance to waive fee	\$3000.00
Debit transactions fees ¹	<ul style="list-style-type: none">• 12 included with the \$4.95 monthly fee• Each additional transaction \$1.25
Maximum monthly fee	\$14.95
ATM Fees	<ul style="list-style-type: none">• CIBC Bank USA charges no fees to use their ATM machines in the U.S.• CIBC charges no fees to use their ATM machines in Canada
Non-proprietary ATM fees	Up to four (4) ATM transaction fees charged at non-proprietary ATMs are refunded, up to a maximum of \$20.00, per monthly statement cycle.
Paper statement fee (monthly) ²	\$2.25
Debit card	Free
Online banking and bill payment	Free
Mobile banking	Free
CIBC US Telephone banking	Free

Account Servicing Fees

Account closure within 90 days of opening	\$0
Stop payment	\$30.00 per check
Hold mail fee	\$25.00 per request
IRA transfer	\$35.00

Collections

Collections / domestic	\$25.00
Collections / foreign	\$50.00
IRS levy, citation, subpoena or garnishment	\$175.00

¹ The Debit Transaction fee applies to all debit transactions including checks, withdrawals, transfers (debits), preauthorized payments, bill payments, People Pay payments, ATM withdrawals and debit purchases.

² Clients who elect to receive the monthly paper statements will not be charged this fee for the first three months after opening an account

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Overdrafts and Returned Payments

Automatic transfer from one account to another to cover overdraft	\$10.00 per transfer
Returned deposited item fee (chargeback)	\$10.00

Check

Check cashing for non-clients	\$5.00 per check
Counter checks / temporary checks	\$1.00 per 10 checks
Money orders	\$3.00
Official check	\$5.00

Images and Photocopy Requests

Copy per check or deposit item	\$5.00
Copy per statement	\$5.00

International Services

Immigration letter	Free
Foreign currency orders	Varies
Foreign draft	\$30.00

Research

Account activity (since last statement date)	Free
Account research	\$25.00 per half hour, \$25.00 minimum
Balance inquiry	Free

Additional Services and Fees

Coin counting – customer only	Free
Messenger service / armored car service	Varies
Notary service	Free
Savings bond redemption	Free

Funds Availability

Mobile remote check deposit	<ul style="list-style-type: none"> • Deposits made via mobile app before 2:00 P.M. CT. will have next business day availability • Any deposit made after 2:00 P.M. CT will have availability two (2) business days later.
Deposits made in banking centers or at an ATM	<ul style="list-style-type: none"> • Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. • In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. However the first \$200.00 of your deposit(s) will be available on the first business day.
Illinois banking center cut-off times ²	If you make a deposit at an Illinois office on a business day that we are open before 5:00 P.M. Monday through Thursday or before 6:00 P.M. Friday, we will consider that day to be the day of your deposit.
If you are a new customer, the following special rules will apply during the first 30 days your Account is open. ³	<ul style="list-style-type: none"> • Funds from electronic direct deposits to your Account will be available on the day we receive the deposit. • Funds from deposits of cash, wire transfers, and the first \$5,000.00 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions.

CIBC Bank USA 1 877 448-6500

Equal housing lender Member FDIC

² Refer to the CIBC Bank USA Smart Account Funds Availability Disclosure Policy for more information on cut-off times.

³ Refer to the CIBC Bank USA Smart Account Funds Availability Disclosure Policy for more information on new customer funds availability.