

**Office of the Illinois State Treasurer - E-Pay Account
Illinois National Bank Pricing**

General Account Services

Option 1 - Account Maintenance \$ 10.00 per month/direct debit

Option 2 - Account Maintenance \$ 12.00 per month/invoice

Credits \$ 0.10 per item

Earnings Credit Rate 0.17%

Additional Banking Services

The services outlined below are optional and only applicable if needed by the Participant.

General Account Services

Overdraft Fee Per Item \$ 30.00

ACH Services

ACH Return Item \$ 2.00

Wire Transfer Services

Incoming Wire Transfer \$ 8.00

Outgoing Wire Transfer \$ 13.00

Information Service

Account Maintenance Options 1 and 2 include one online banking user. Additional users are \$5.00 each per month.

Pricing Assumptions

- E-Pay Accounts will be used solely as a credit card settlement account with funds transferred daily to Illinois Funds.
- A minimum target balance of \$1,000 should be maintained to cover chargeback occurrences.
- Collected balances can be used to offset fees with the earnings credit.
- No check writing will be offered for E-Pay accounts.