



## Schedule of Business Fees

Effective October 2, 2020

Abandoned Property Processing Fee	\$40.00
Account Balancing Assistance	\$25.00 per hour
Account Research Fee	\$25.00 per hour
Account Inactivity Fee	\$1.00*
ATM / Debit Replacement Card - Standard Delivery	\$5.00 (\$50.00 expedited)
CD ROM Statement	\$40.00
Check Printing	Varies
Check Copies	\$4.00 per copy
Coin Counting – Machine Fees – Customers	5% (after first \$50.00)
Non-Customers	12%
Deposit Account Verification Fee (for credit applications at other institutions)	\$15.00
Foreign Currency Purchase Fee (customers only)	\$7.50
Small Order Additional Fee (under \$300.00)	\$10.00
Overnight Shipping Additional Fee (over \$2,000.00)	\$10.00
Foreign Check Processing Fee (Collection Letter)	\$35.00 per item
Foreign Check Processing Fee (Cash Letter)	\$5.00 per item
Foreign Check Collection Returned Items	\$20.00
Foreign Draft Fee	\$5.00 per item
Foreign Draft Delivery Fee (branch)	\$10.00
Foreign Draft Delivery Fee (client location)	\$15.00
Foreign Draft Stop Payment	Funds returned at current rate
Garnishments/Executions/Levy Processing Fee	\$100.00
International Card Transaction Fee	3.1%
Money Orders (customers only)	\$4.00
Money Order Replacement Fee	\$35.00
Non-Provident ATM Transaction Fee	\$2.00 <sup>a</sup>
Overdraft/Returned Item Fee (per item)	\$35.00 per item**
Overdraft Sweep Fee	\$7.50 per day <sup>□</sup>
Privately Owned ATM	\$50.00 per month per ATM
Returned ACH Items	\$4.50 per item
Returned Deposited Item	\$10.00 per item
Returned Mail/Incorrect Address	Up to, but no more than \$10.00
Same Day ACH	\$25.00 per file
Statement Copies	\$3.00
Stop Payment Fee (Includes Home Equity Line of Credit checks)	\$35.00
Sweep Service Fee (per month)	\$125.00 <sup>+</sup>
Treasurer’s Checks (customers only)	\$6.00
Treasurer’s Checks Replacement Fee	\$35.00
Wire Transfers Fee – Domestic Outgoing	\$25.00 <sup>+</sup>
Foreign Outgoing Online Banking	\$25.00 <sup>+</sup>
Foreign Outgoing	\$35.00 <sup>+</sup>
Reverse Wire	Domestic Outgoing Fee + \$5.00 <sup>+</sup>

**The following fees are determined by a separate service agreement. Refer to your agreement for more information.**

Lockbox Services <sup>+</sup>	Third Party Payment Processors (ACH)	RSA Secure Tokens
Merchant Card Processing	Remote Deposit Capture <sup>+</sup>	
Payroll Services	Positive Pay <sup>+</sup>	

\* Inactivity Fee – Assessed per month after three (3) consecutive months with balance less than \$10.00 and no transaction activity

\*\*Overdraft/Returned Item applies to transactions created by check, in-person withdrawal, ATM withdrawal, or other electronic means. Fee assessed up to five (5) items per day. The amounts of any overdraft, including fees, are due and payable immediately or on demand. We will retain full discretion to decline to pay any overdraft for any reason. Even if we decide to pay an overdraft item, absent to an agreement to the contrary, such payment does not create a duty to pay future overdrafts.

<sup>□</sup>In the event that there are not enough funds in the sweep account to cover the overdraft, we will sweep all available funds to the overdrafted account. In the event that this happens, your account will be charged both the Overdraft Sweep Fee and the Overdraft / Returned Item Fee.

<sup>a</sup>Non-Provident ATM Transaction Fees will be calculated for the entire month, and will be charged as one fee at the end of the month. The Non-Provident ATM Transaction fee will be incurred even with the use of a SUM network ATM.

<sup>+</sup> These fees can be offset by earnings credit.

<b><u>NOT A DEPOSIT - NOT FDIC-INSURED – NOT INSURED BY FEDERAL GOVERNMENT AGENCY</u></b>			
<b><u>NOT GUARANTEED BY THE BANK OR AN AFFILIATE OF THE BANK</u></b>			
<b>Safe Deposit Box Annual Rental Fees</b>			
2" x 5"	\$40.00	Safe Deposit Drilling Fee	\$150.00
3" x 5"	\$45.00	Safe Deposit Lost Key Fee	\$25.00
5" x 5"	\$70.00	Safe Deposit Box Rental Late Fee (after 30 days)	\$10.00
3" x 10"	\$75.00		
5" x 10"	\$110.00		
10" x 10"	\$200.00		

**Basic Business Checking**

Excessive Items Fee \$0.50 per item  
 (More than 200 deposit tickets and items deposited combined per month)

**Business Checking +**

Monthly Maintenance Fee \$10.00  
 Deposit Ticket Fee \$0.25 per item  
 Items Deposited Fee \$0.10 per item

**Business Money Market**

Minimum daily balance requirement to avoid imposition of fees: A maintenance service fee of \$10.00 will be imposed every month if the balance falls below \$1,500.00.

**Business Interest Checking ++**

Monthly Maintenance Fee (Min daily balance less than \$100,000.00) \$25.00  
 Deposit Ticket Fee \$0.10 per item

**Community Advantage Business Checking +**

Monthly Maintenance Fee \$10.00  
 Deposit Ticket Fee \$0.15 per item

**Private Client Money Market**

Minimum daily balance requirement to avoid imposition of fees: A maintenance service fee of \$25.00 will be imposed every month if the balance falls below \$250,000.00.

**Business Savings++**

Minimum daily balance requirement to avoid imposition of fees: A maintenance service fee of \$5.00 will be imposed every month if the balance falls below \$500.00. Requires a \$10.00 minimum balance to earn interest.

+ These fees can be offset by earnings credit.

++ Variable rates are subject to change daily up to and including account opening. Variable rate interest products require a \$10.00 minimum balance to earn interest. Interest is compounded monthly and credited monthly.

**All Checking Accounts**

This Account consists of a checking sub account and a savings sub account. The Bank may periodically transfer funds between these two sub accounts. If your Account is a Plan on which interest is paid, your interest calculation will remain the same. Otherwise, the savings sub account will be non interest bearing. The savings sub account will be governed by the rules governing our other savings accounts. This process will not affect your available balance, the interest you may earn, FDIC insurance protection, DIF insurance protection, or your monthly statement.

**Premature Certificate of Deposit Withdrawal Penalty (a penalty may be imposed for withdrawals before maturity)**

*If your account has an original maturity date of:*

3 to 12 months  
 13 to 36 months  
 37 to 48 months  
 49 months or more

*The fee assessed will equal:*

91 days of interest on the amount subject to penalty  
 180 days of interest on the amount subject to penalty  
 365 days of interest on the amount subject to penalty  
 540 days of interest on the amount subject to penalty

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.