



## Schedule of Business Fees Effective March 1, 2021

Abandoned Property Processing Fee	\$40.00
Account Balancing Assistance	\$25.00 per hour
Account Management Fees	
Monthly Master Account Fee	\$25.00 per account
Monthly Sub Account Fee	\$10.00 per account
Account Research Fee	\$25.00 per hour
Account Inactivity Fee	\$1.00*
ACH Related Fees	
Originated ACH Credits	\$0.07 per item
Originated ACH Debits	\$0.07 per item
Returned ACH Items	\$4.50 per item
ACH Debit Block	\$10.00
ATM / Debit Replacement Card - Standard Delivery	\$5.00 (\$50.00 expedited)
Cash Pick Up Services	Refer to Fee Addendum
Check Printing	Varies
Check Copies	\$4.00 per copy
Coin Counting – Machine Fees – Customers	5% (after first \$50.00)
Non-Customers	12%
Concentration Accounts	\$25.00 per month
Corporate Data Exchange Fees	
Monthly Outgoing Data Exchange Fee	\$100.00 per account
Monthly Corporate Data Exchange Fee (1 <sup>st</sup> Account)	\$100.00
Monthly Corporate Data Exchange Fee (Subsequent Accounts)	\$50.00
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	Up to 1.1%, with a minimum fee of .01
Items Deposited Fee	\$0.16 per item
Lockbox Services	
Invoices Processed (0 - 2,000)	\$0.08 per item
Invoices Processed (2,001 – 5,000)	\$0.06 per item
Invoices Processed (5,001 +)	\$0.05 per item
Checks Processed (0 – 2,000)	\$0.08 per item
Checks Processed (2,001 – 5,000)	\$0.06 per item
Checks Processed (5,001 + )	\$0.05 per item
Monthly Maintenance Fee	\$85.00
Dedicated PO Box	\$1,390 per year
Consolidated PO Box	\$0.05 per item
Return of Documents to Customer	\$3.05 per item
Email Report Opt Out	\$25.00 per item
Data Entry	\$0.01 per item
<b>Optional Lockbox Services</b>	
Internet Inquiry (0 – 2000 items)	\$100.00 per month
Online Exception Processing	\$25.00 per month
Data Transmission	\$45.00 per month
Additional Deposits	\$0.50 per item
Unprocessable / Undeliverable	\$0.25 per item
Rejected Items	\$0.50 per item
White Mail	\$0.03 per item
Opening non-standard envelopes	\$0.50 per item
Scanning non-standard documents	\$0.20 per item
Business checks	\$0.03 per item
Cash received as payment	\$5.00 per item

Return of Envelopes	\$0.20 per item
Hard Copy Report Output	\$75.00 per item
Credit Card Processing Set Up Fee (one time)	\$100.00
Credit Card Processing Fee	\$45.00 per month
Credit Card Payments	\$0.30 per item
Copy of Check or Remittance	\$3.00 per item
Manual sorting	\$0.03 per item
Association	\$0.20 per item
Mail Payment Receipt	\$0.50 per item
Stop File Load	\$20.00 per item
Bill File Load	\$20.00 per item
Bill File Look-up	\$1.00 per item
Property ID Look-up	\$0.05 per item
Research or Special Projects	\$25.00 per item
Programming	\$120.00 per item
Image CDs	\$25.00 monthly
<b>Integrated Receivables Service</b>	
Monthly Maintenance Fee	\$25.00
Integrated Receivables Set Up Fee (one time)	\$500.00
Fully Automated Cash Application	\$1.00 per item
Searchable Full Page Document	\$0.08 per item
Money Orders (customers only)	\$4.00
Money Order / Treasurer's Check 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>
Positive Pay (per month)	\$50.00 per account
Privately Owned ATM	\$50.00 per month per ATM
Remote Deposit Capture Fees	
Monthly Plan Fee - 150 checks	\$29.95
Monthly Plan Fee – 250 checks	\$39.95
Monthly Plan Fee – 500 checks	\$59.95
Monthly Plan Fee – 1000 checks	\$89.95
Scanner Rental	\$15.00 per month
Application & Set Up Fee (1 <sup>st</sup> Account)	\$200.00
Additional RDC Account Monthly Fee	\$5.00 <sup>Δ</sup>
Returned Deposited Item	\$10.00 per item
Returned Mail/Incorrect Address	Up to, but no more than \$10.00
Safepoint Services (1 <sup>st</sup> Location)	\$50.00 per month
Subsequent Safepoint Locations	\$10.00 per month
Statement Copies	\$3.00
Stop Payment Fee (Includes Home Equity Line of Credit checks)	\$35.00
Sweep Service Fee (per month)	\$125.00
Treasurer's Checks (customers only)	\$6.00
Wire Transfers Fees	
Domestic Outgoing	\$25.00
Foreign Outgoing	\$35.00
Reverse Wire	Domestic Outgoing Fee + \$5.00
Domestic / International Incoming Wire	\$10.00
Zero Balance Accounts	\$10.00 per month

\* 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>Δ</sup>Additional RDC Account Monthly Fee – This fee is charged for up to four (4) additional accounts. Additional accounts added over the fourth account will not be charged this fee.

**NOT A DEPOSIT - NOT FDIC-INSURED – NOT INSURED BY FEDERAL GOVERNMENT AGENCY**  
**NOT GUARANTEED BY THE BANK OR AN AFFILIATE OF THE BANK**

Safe Deposit Box Annual Rental Fees			
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		

**Business Money Market<sup>++</sup>**: Minimum daily balance requirement to avoid the imposition of fees; Maintenance Fee of \$10.00 will be imposed every month the balance falls below \$1,500 at any point during the month.

**Private Client Business Money Market<sup>++</sup>**: Minimum daily balance requirement to avoid the imposition of fees; Maintenance Fee of \$25.00 will be imposed every month the balance falls below \$250,000 at any point during the month.

**Business Savings<sup>++</sup>**: Minimum daily balance requirement to avoid imposition of fees; Maintenance Fee of \$5.00 will be imposed every month the balance falls below \$500 at any point in the month.

++ 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.

**Classic Business Checking**: No minimum daily balance requirement, and no Monthly Maintenance Fee.

- Up to 50 items deposited included with account, per item deposited fees will be charged after first 50 items. This account is charged per item, based on this fee schedule.
- This account is not eligible for any of the following services: Direct Transmission Services, Master and Sub Accounts, or Data Exchange Services.

**Small Business Checking**: No minimum daily balance requirement.

- Monthly Maintenance Fee of \$50.00 includes fees for Items Deposited, up to 50 single item ACH Debits or Credits Originated per month, Monthly RDC Fees for 150 checks, and RDC Scanner Rental.
- Monthly Maintenance Fee may be reduced or waived as follows: Fee will be reduced by 50% if your account balance is \$100,000; Fee will be waived if your account balance is \$250,000.
- This account is not eligible for any of the following services: Direct Transmission Services, Master and Sub Accounts, or Data Exchange Services.

**Commercial Checking**: Minimum daily balance requirement \$25,000.

- Monthly Maintenance Fee of \$150.00 includes fees for Items Deposited, Domestic / Foreign Incoming Wire Fees, up to 500 single item ACH Debits or Credits Originated, Monthly RDC Fees for up to 250 checks, RDC Scanner Rental, Positive Pay Fee, and Unlimited Direct Transmission Files.
- Monthly Maintenance Fee may be reduced or waived as follows: Fee will be reduced by 50% if your account balance is \$500,000; Fee will be waived if your account balance is \$1,000,000.
- This account is not eligible for any of the following services: Master and Sub Accounts.

**ProvX Checking**: Minimum daily balance requirement \$500,000.

- Monthly Maintenance Fee of \$500.00 includes fees for Items Deposited, Master Account Fee, up to 3 Sub Accounts at no charge, Domestic / Foreign Incoming Wire Fees, up to 5000 single item ACH Debits or Credits Originated, Corporate Data Exchange Fees, Positive Pay Fee, Monthly RDC Plan Fees, RDC Scanner Rental, Sweep Service Fee, and unlimited Direct Transmission Files.
- Monthly Maintenance Fee may be reduced or waived as follows: Fee will be reduced by 50% if your account balance is \$1,000,000; Fee will be waived if your account balance is \$2,500,000.

**ProvX+ Checking**: Minimum daily balance requirement \$1,000,000.

- Monthly Maintenance Fee of \$1,000 includes fees for Items Deposited, Master Account Fee, up to 6 Sub Accounts at no charge, Domestic / Foreign Incoming Wire Fees, up to 10,000 single item ACH Debits or Credits Originated, Corporate Data Exchange Fees, Positive Pay Fee, Monthly RDC Plan Fees, RDC Scanner Rental, Sweep Service Fee, and Unlimited Direct Transmission Files.
- Receives 10 Domestic Outgoing Wires at no charge, subsequent Domestic Outgoing Wires \$10.00 per item | Outgoing Foreign Wires \$15.00 per item.
- Monthly Maintenance Fee may be reduced or waived as follows: Fee will be reduced by 50% if your account balance is \$2,500,000; Fee will be waived if your account balance is \$5,000,000.
- Minimum daily balance requirement for average daily ACH volume.

**ProvX Partner Checking:** Minimum daily balance requirement \$2,500,000.

- Monthly Maintenance Fee of \$5,000 includes fees for Items Deposited, Master Account Fee, Sub Account Fees, Domestic / Foreign Incoming Wire Fees, up to 25,000 single item ACH Debits or Credits Originated, Corporate Data Exchange Fees, Positive Pay Fee, Monthly RDC Plan Fees, RDC Scanner Rental, Sweep Service Fee, Unlimited Direct Transmissions.
- Receives up to 100 combined Domestic or Foreign Outgoing Wires at no charge, subsequent Outgoing Wires \$10.00 per item.
- Monthly Maintenance Fee may be reduced or waived as follows: Fee will be reduced by 50% if your account balance is \$10,000,000; Fee will be waived if your account balance is \$20,000,000.
- Minimum daily balance requirement for average daily ACH volume.

**All checking accounts listed above must maintain the minimum balance requirements as disclosed. If the account is unable to maintain this requirement for 60 days, the account will be transitioned to the product tier below its current product.**

**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)**

<i>If your account has an original maturity date of:</i>	<i>The fee assessed will equal:</i>
3 to 12 months	91 days of interest on the amount subject to penalty
13 to 36 months	180 days of interest on the amount subject to penalty
37 to 48 months	365 days of interest on the amount subject to penalty
49 months or more	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.