

Schedule of Business Fees

Effective May 1, 2024

SERVICE	CHARGE
Standard Business Fees	
Account Balancing Assistance	\$25.00 per hour
Account Research Fee	\$25.00 per hour
Account Inactivity Fee	\$5.00*
ATM/Debit Replacement Card - Standard Delivery	\$10.00 (\$50.00 expedited)
ATM Inquiry Service Charge	\$3.00 ^A
ATM Transfer Service Charge	\$3.00 ^A
ATM Withdrawal Service Charge	\$3.00 ^A
Cash Handling Fee	\$0.25 per \$100 deposited over \$15,000 ^E
Check Printing	Varies
Check Copies	\$4.00 per copy
Coin Counting – Machine Fees – Customers	5% (after first \$50.00)
Coin Counting – Machine Fees – Non-Customers	12%
Deposit Account Verification Fee (for credit applications at other institutions)	\$15.00
Escheatment Fee	\$100.00
FBO Account Fee	\$1000 per month
Garnishments/Executions/Levy Processing Fee	\$125.00
International Card Transaction Fee	Up to 1.1%, w/a minimum fee of .01
Items Deposited Fee	\$0.30 per item ^E
Loan Sweep Service Fee (per month)	\$225.00 ^{A,E}
Money Orders (customers only)	\$4.00
Money Order/Treasurer’s Check Replacement Fee	\$35.00
Money Service Business Account Handling Charge	\$500.00 per month
Non-Customer (On-U) Check Cashing Fee	\$5.00 per check
Overdraft/Returned Item Fee (per item)	\$35.00 per item **
Overdraft Sweep Fee	\$7.50 per day [□]
Privately Owned ATM	\$150.00 per month per ATM
Returned Deposited Item	\$10.00 per item
Returned Mail/Incorrect Address	Up to, but no more than \$10.00
Statement Copies	\$3.00
Statement Mailing Fee	\$3.00 ^{D,E}
Stop Payment Fee (Includes Home Equity Line of Credit checks)	\$35.00
Treasurer’s Checks (Customers only)	\$10.00
Foreign Fees	
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

SERVICE	CHARGE
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
Cash Management Fees	
Corporate API Access Fees	Refer to Pricing Agreement
Positive Pay (per month)	\$50.00 per account ^{▲E}
Zero Balance Accounts	\$10.00 per month per account ^F
ACH Related Fees	
Originated ACH Credits	\$0.15 per item ^E
Originated ACH Debits	\$0.15 per item ^E
Received ACH Debit or Credit	\$0.30 per item ^E
Returned ACH Items	\$4.50 per item ^E
ACH Debit Block	\$10.00
ACH Origination Module Fee	\$30.00 per month ^F
Corporate Data Exchange Fees	
Monthly Outgoing Data Exchange Fee	\$100.00 per account ^F
Monthly Corporate Data Exchange Fee (1st Account)	\$100.00 ^E
Monthly Corporate Data Exchange Fee (Subsequent Accounts)	\$50.00 ^E
Remote Deposit Capture Fees	
Monthly Plan Fee - 150 checks	\$29.95 ^{▲E}
Monthly Plan Fee – 250 checks	\$39.95 ^{▲E}
Monthly Plan Fee – 500 checks	\$59.95 ^{▲E}
Monthly Plan Fee – 1000 checks	\$89.95 ^{▲E}
Application & Set Up Fee (1st Account)	\$200.00 ^{▲E}
Additional RDC Account Monthly Fee	\$5.00 ^{▲▲E}
Wire Transfers Fees	
Domestic Outgoing	\$30.00 ^{▲E}
Foreign Outgoing – Online Banking	\$40.00 ^{▲E}
Foreign Outgoing	\$50.00 ^{▲E}
Reverse Wire	Domestic Outgoing Fee + \$5.00 ^{▲E}
Domestic / International Incoming or Returned Wire	\$15.00 ^{BE}

SERVICE	CHARGE
Safe Deposit Fees	
2" x 5" Rental Fee	\$65.00 Per Year
3" x 5" Rental Fee	\$70.00 Per Year
5" x 5" Rental Fee	\$95.00 Per Year
3" x 10" Rental Fee	\$100.00 Per Year
5" x 10" Rental Fee	\$135.00 Per Year
10" x 10" Rental Fee	\$235.00 Per Year
Safe Deposit Drilling Fee	\$150.00
Safe Deposit Lost Key Fee	\$25.00
Safe Deposit Box Rental Late Fee (after 30 days)	\$10.00

* Inactivity Fee – Assessed per month after twelve (12) consecutive months with balance less than \$10,000.00 and no customer initiated transaction activity in business checking, savings or money market accounts.

** Overdraft/Returned Item applies to transactions created by check, in-person withdrawal, ATM withdrawal, or other electronic means. Fee assessed for each transaction with no daily limit. 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.

□ 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.

^ ATM Transfer Service Charge, ATM Withdrawal Service Charge and ATM Inquiry Service Charge will be calculated for the entire month, and will be charged as one fee at the end of the month. The ATM Transfer Service Charge, ATM Withdrawal Service Charge or ATM Inquiry Service Charge will be incurred even with the use of a SUM network ATM.

Δ 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.

♠ Fee waived for Warehouse Operating Accounts.

▲ These fees can be offset by earnings credit for the Community Advantage Checking.

Ⓟ Fee waived for Warehouse Operating Accounts, Warehouse Pledge Accounts and Prestige Business Money Market.

Ⓡ These fees can be offset by earnings credit for the Analysis Business Checking.

Business Money Market^{}:** 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 & Prestige Business Money Market^{}:** 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^{}:** 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.

Community Advantage Business Checking: Monthly Maintenance Fee \$10.00 | Deposit Ticket Fee \$0.15 per item

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

- Up to 150 combined item allowance included with account, \$0.30 per item fee will be charged after the first 150 items.
- This account is not eligible for any of the following services: Direct Transmission Services FBO Accounts, or Data Exchange Services.

Elevated Business Checking: No minimum daily balance requirement.

- Monthly Maintenance Fee of \$50.00
- Includes 250 combined items allowance. \$0.30 per item fee will be charged after the first 250 items.
- Monthly Maintenance Fee may be reduced or waived as follows: Fee will be reduced by 50% if your average daily account balance is \$100,000; Fee will be waived if your average daily account balance is \$250,000.
- This account is not eligible for any of the following services: Direct Transmission Services FBO Accounts, or Data Exchange Services.

Enhanced Business Checking: No minimum daily balance requirement.

- Monthly Maintenance Fee of \$150.00
- Includes 500 combined items allowance. \$0.30 per item fee will be charged after the first 500 items.
- Monthly Maintenance Fee may be reduced or waived as follows: Fee will be reduced by 50% if your average daily account balance is \$500,000; Fee will be waived if your average daily account balance is \$1,000,000.
- This account is not eligible for any of the following services: FBO Accounts.

Analysis Business Checking: No minimum daily balance requirement.

- Monthly Maintenance fee of \$25.00
- This account requires a 10% reserve requirement. Earnings credit is not earned on the reserve requirement balance in the account.
- This account is charged per transaction fees per item as described in the fee listing above. Eligible fees may be offset by the earnings credit.

Warehouse Operating Account: No minimum daily balance requirement.

- Includes up to 500 single item ACH Debits or Credits Originated per month, and waived Incoming Wire Fees.
- Must have a BankProv Warehouse Agreement in place to open.

Warehouse Pledge Account: Minimum daily balance requirement based on BankProv Warehouse Agreement in place.

++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.

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

If your account has an original maturity date of:

The fee assessed will equal:

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.