



## SCHEDULE OF FEES AND CHARGES BUSINESS ACCOUNTS

THE FOLLOWING FEES AND CHARGES ARE EFFECTIVE NOVEMBER 1<sup>ST</sup>, 2016

### ACCOUNT FEES

<b>CHECKS AND DRAFTS</b>	
Money Orders	\$6.00 each
Cashier's Checks	\$8.00 each
<b>OVERDRAFTS/RETURN/STOPS</b>	
Overdraft/Non-Sufficient Funds	\$35.00 per item
<i>No more than 5 NSF/OD fees will be charged on any on business day.</i>	
<i>No NSF/OD fees will be charged if your account is overdrawn by \$5 or less after posting all transactions.</i>	
Overdraft Transfer Charger	\$10.00 per transfer
Deposited Item Returned	\$10.00 per item
Stop Payment	\$33.00 per item
Stop Payment thru On-line Banking	\$28.00 per item
Return Mail	\$3.00 per month
<b>WIRE TRANSFER</b>	
Incoming, Domestic	\$15.00 per wire
Incoming, International	\$25.00 per wire
Outgoing, Domestic	\$25.00 per wire
Outgoing, International	\$45.00 per wire
<b>OTHER MISCELLANEOUS</b>	
Early Closure of Account Fee	\$25.00 if open < 90 days
IRA Closure Fee	\$50.00 each
Levy Service Charge	\$100.00 each
<i>(Includes levies, garnishments, and other state or court ordered directives.)</i>	
Dormant Account Fee	\$5.00 per month
Telephone Transfer Fee	\$2.00 per transfer
Notary Public services (customers only)	No Charge
ATM/Debit Card Replacement	\$5.00 each
Foreign ATM Fee	\$2.50 each
Rush Order for ATM/Debit Card or Pin	Actual Cost
<b>COLLECTIONS</b>	
Domestic, Balance of Account	\$8.00 per item
Domestic, Clean	\$10.00 per item
Domestic, Documentary	\$15.00 per item
Foreign, Documentary	\$20.00 per item
<b>SAFE DEPOSIT BOX FEES</b>	
<i>Annual Safe Deposit Box Rental Fees – subject to availability</i>	
<i>(size in inches)</i>	
3X5	\$35.00 per year
3X10	\$60.00 per year
5X10	\$85.00 per year
10X10	\$130.00 per year
Lost Key Replacement	\$25.00 per key
Drilling of Box	Actual Cost – plus \$25.00

<b>ANALYZED CHECKING ACCOUNT FEES</b>	
Monthly Maintenance Fee	\$13.00 per month
Deposits / Credits Posted	\$.30 each
Checks / Debits Posted	\$.18 each
Deposited Items, On-U's	\$.10 each
Deposited Items, Transit	\$.14 each
Coin Rolls Deposited	.10 per roll
Coin Rolls Purchased	.10 per roll
Cash Deposited	.10 per \$100
Cash Purchased	.10 per \$100

<b>BUSINESS ONLINE BANKING FEES</b>	
Business Online Banking	Free
Bill Payment Service	\$9.95 per month
<ul style="list-style-type: none"> <li>• First 25 payments – Free</li> <li>• Additional payments - \$.55 per payment</li> </ul>	
ACH File and Funds Transfer Module	\$35.00 set-up, \$25.00 per month
<ul style="list-style-type: none"> <li>• \$10 per File Transfer</li> <li>• \$.15 per item</li> <li>• \$1.00 per Funds Transfer</li> </ul>	
Wire Transfer Module	No Charge for set-up, \$15.00 per month
<ul style="list-style-type: none"> <li>• Incoming, Domestic - \$15.00 per wire</li> <li>• Incoming, International - \$20.00 per wire</li> <li>• Outgoing, Domestic - \$22.00 per wire</li> <li>• Outgoing, International - \$35.00 per wire</li> </ul>	
Quick Click Remote Deposit	\$100 set-up, \$50.00 per month

<b>NIGHT DEPOSITORY SERVICE</b>	
Annual Night Depository Service Fee	\$25.00 per year
Disposable Night Depository Bags	Actual Cost
Lost Night Depository Key	\$10.00 per key

<b>OTHER DEPOSITORY SERVICES</b>	
Deposit Courier Service	\$12.00 per pick up scheduled \$16.00 per pick up on call
Armored Car Service	Actual Cost

<b>OTHER ACCOUNT FEES</b>	
Loan Sweeps	
<ul style="list-style-type: none"> <li>• \$50.00 per month for loans &lt; \$100M</li> <li>• \$100.00 per month for loans &gt; \$100M</li> <li>• \$150.00 per month for loans &gt; \$250M</li> </ul>	
Coin Rolls Deposited /Purchased	.10 per roll
Cash Deposited / Purchased	.10 per \$100
Counter Check	\$.25 per check presented for payment
Account History Printout	\$2.00 per page
Check Copies, first 2 per statement	No Charge
Check Copies, after first 2	\$2.00 each
Copy of Monthly Statement	\$3.00 each
Photocopying	\$1.00 per page
Statement Reconciliation	\$30.00 per hour
Special Research	\$30.00 per hour
Paper Statement Fee*	\$3.00 per month

\*eStatements not eligible for paper statements