



Schedule of Charges and Fees – Business Analysis

SERVICE/ITEM	FEE/CHARGE
ACCOUNT SERVICES	
Escrow Monthly Maintenance (Maintenance)	\$25.00 per account
Monthly Maintenance	\$25.00 per account/monthly max \$100
Non-Profit Monthly Maintenance	\$25.00 per account (waived)
Paper Statement	\$5.00 per statement
Stop Payments – Phone/In-Person	\$25.00 per stop payment
Stop Payments – Online	\$15.00 per stop payment
Cashier's Checks	\$6.00 per check
Foreign Currency Order Exchange	Based on exchange rate
Foreign Currency Order Fee	Cost
Legal Process ³	\$75.00 per legal process
Research ³	\$30.00 per hour/prorated
Research – Copies ³	\$2.50 per copy
DEPOSITORY SERVICES	
Per Deposit Fee (over the counter, ATM)	\$1.05 per deposit
Items Deposited	\$0.10 per item
Returned Deposited Item (Chargeback Items)	\$7.00 per returned item
ACH Credits – Incoming	\$0.10 per item
ACH Debits – Incoming	\$0.10 per item
Checks Paid (In clearing Checks)	\$0.15 per item
Cash Handled	\$0.10 per \$100 dep/supplied
Coin Bags	\$10.00 per coin bag
Rolled Coin	\$0.25 per roll
Courier Service	Negotiated contract
Collection – Foreign Check	\$3.00 per check
Collection – Foreign Currency	\$10.00 per currency collection
On-Us Checks Cashed	\$0.15 per item
Non-Sufficient Funds (NSF) Fee-Paid Item ⁴	\$25.00/Daily Max \$100
Non-Sufficient Funds (NSF) Fee –Returned Item ⁴	\$25.00/Daily Max \$100
ONLINE SERVICES	
Small Business Online Maintenance	\$9.99 per online profile (waived)
Commercial Business Online Maintenance	\$9.99 per online profile
Bill Pay Monthly Maintenance	\$9.99 per account (waived)
Mobile – Item Deposited	\$0.10 per item
ACH SERVICES	
ACH Monthly Origination Maintenance	\$40.00 per month per business entity
ACH Origination – Per Batch	No charge
ACH Origination – Per Credit	\$0.10 per item
ACH Origination – Per Debit	\$0.10 per item
Same Day ACH – Per Credit	\$0.10 per item
Same Day ACH – Per Debit	\$0.10 per item
ACH Return Item	\$4.00 per returned item
ACH Return Item – Unauthorized	\$9.99 per returned item
REMOTE DEPOSIT CAPTURE SERVICES	
Remote Deposit Capture (RDC) Monthly Maintenance	\$50.00 per month for a single entity
RDC Additional Business	\$25.00 per additional business entity
RDC Additional Scanner	\$25.00 per additional scanner
RDC – Per Deposit	\$1.05 per deposit
RDC – Per Deposited Item	\$0.10 per item
RDC Endorsement Stamp	At Cost
WIRE SERVICES	
Wire Transfer (Transfer) Service Maintenance	\$4.99 per online profile (waived)
Wire Transfer – Incoming Domestic	\$10.00 per wire
Wire Transfer – Incoming Foreign	\$10.00 plus correspondent fee per wire
Wire Transfer – Outgoing Domestic	\$20.00 per wire



Wire Transfer – Outgoing Foreign	\$40.00 per wire
Wire Transfer – Outgoing Domestic Online Banking (OLB)	\$20.00 per wire
Wire Transfer – Outgoing Foreign OLB	\$40.00 per wire
Wire Transfer – Outgoing FX OLB	\$40.00 per wire
Wire Transfer –Tracer ³	\$25.00 per wire tracer
CASH MANAGEMENT SERVICES	
Zero Balance Master Account	\$20.00 per month
Zero Balance Secondary Account	\$5.00 per account per month
FRAUD PREVENTION SERVICES	
Positive Pay	\$50.00 per month
Positive Pay - Additional Account	\$10.00 per month
LOCKBOX SERVICES	
Lockbox Service Charge	\$50.00 per account per month
Lockbox Services	Negotiated contract
THIRD PARTY INVOICE SERVICES	
Third Party Invoice Monthly Maintenance	\$50.00 per month

³These fees may be imposed on transactions created by check, in-person withdrawals, ATM Withdrawal, or other electronic means. Whether your overdraft will be paid is discretionary and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing, or you are not making regular deposits, or you have too many overdrafts. For more information, refer to the title Overdraft Liability and Related Fees in the Deposit Account Agreement Disclosure. Fees are hard charged.

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Fees effective January 14, 2026

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