



BUSINESS ACCOUNT FEES
Effective January 15, 2021

Small Business Checking– includes 50 items/month**

Minimum deposit to open	\$100.00
No Monthly Maintenance Fee if minimum daily balance in checking is	\$50.00
Monthly Maintenance Fees – balance <\$50	\$15.00
Monthly Maintenance Fee if above is not maintained per transaction charge	\$0.35
Imaged Check Return with Statement	\$4.00
Business Mobile Capture	FREE

BusinessMax – includes 300 items per month**

Minimum deposit to open	\$100.00
No Monthly Maintenance Fee if minimum daily balance in checking is	\$2,500.00
Monthly Maintenance Fees – balance <\$2,500	\$20.00
Monthly Maintenance Fee if above is not maintained per transaction charge	\$0.35
Imaged Check Return with Statement	\$4.00

Commercial Savings Account

Minimum deposit to open	\$250.00
No Monthly Maintenance Fee if minimum daily balance in checking is	\$250.00
Monthly Maintenance Fee – balance <\$250	\$10.00
Quarterly Inactivity Fee after 18 months	\$5.00

Commercial Money Market Accounts

Please contact your Treasury Management Officer for more information

Special Purpose Accounts including IOLTA/IBRETA*

We offer Interest On Lawyers Trust Accounts (IOLTA), Interest Bearing Real Estate Trust Accounts (IBRETA) and business checking with interest accounts. These accounts offer no minimum balance, monthly fees are not allocated to this type, and interest earned is paid to state mandated non-profit agencies as required by law.

*Contact your local bank office for business checking with interest, IOLTA/IBRETA ACCOUNTS

**Charge for monthly items over designated amount, including checks, deposits, deposited items, and received electronic transactions – Debit card, ACH and wire transfers (combined).

Other fees (may be overridden/vary per relationship)

Check Printing Fees vary by style ordered	
Account Statements – Mailed	\$10.00
Account Closed within 180 days of opening	\$25.00
Account research/Account balancing per hour	\$50.00
Account Reconciliation	\$15.00
ACH Origination Base Fee*	*
ACH Origination Additional Acct	*
ACH Originated Items 1-50	FREE
ACH Originated Items >50	*
ACH Returns	*
ACH NOC	*
ACH Cancellation (Manual)	*
Currency/Coin Processing	
Coin Deposited	\$0.25/roll
Coin Purchased	\$0.25/roll
Coin Counter	2.00%/total
Currency Deposited	\$0.65/strap
Currency Purchased	\$0.65/strap
Loose Coin/Currency	\$1.00 per \$100
Deposit Adjustments	\$4.00
Depository Locking Bags	\$20.00
Depository Zipper Bags	\$5.00
Additional Key Replacement	\$5.00
Bank Checks	\$5.00
Bill Pay Online per month	Free
(includes 20 payments per month)	



Per bill/payment sent > 20	\$0.35
Business Online Banking	Free
Business Online Banking Additional Users (over 4)	\$3.00
Check Copies Online	Free
Check Copies (w/ Safekeeping 3 free/mon).....	\$3.00 per check
Copy of Account Statement.....	\$5.00
Inactive charge after 6 months	\$5.00
Manually Posted Checks.....	\$1.00/check
Copy of Government Reporting Form	\$5.00
Counter checks for checking accounts	\$1.00 per check issued
Credit References.....	\$25.00
Deposited Item	
Returned Unpaid	\$15.00
Special Mailing Address.....	\$10.00/month
Phone Call, Fax or Email Notification	\$6.00
Special Handling	\$15.00/month
Escheat fees	\$25.00
Foreign check collection	\$30.00
Fraud Protection Services*	
ACH Block	*
ACH Positive Pay	*
Check Block	*
Payee Positive Pay	*
Check Positive Pay	*
Reverse Positive Pay	*
Barcode Positive Pay	*
Barcode Per Issued Item.....	*
Check PP Per Issued Item	*
PP/Barcode Exception Item	*
PP/Barcode Return Item	*
Legal Processing Fees (Garnishment/Levies).....	\$100.00 + Cost
Business Loan Research	\$35.00 per half-hour
Mobile Deposit Capture.....	\$10.00/month
Money Order (client only) per item	\$5.00
Notary Service	
Customer.....	Free
Non-Customer	\$10.00
Negative Balance	
Past due NSF charges incurred after 5 consecutive business days	\$10.00/day
Not to exceed \$100 (10 day max)	
Return Check Fee per item	\$35.00
Return Mail Handling Fee.....	\$5.00
Overdrawn Accounts	
Check or Electronic Transactions Paid	\$35.00/item
Check or Electronic Transaction Returned Unpaid	\$35.00/item
Overdraft Protection	
Transfer Fee from checking or savings (not on monthly service)	\$5.00/occurrence
Transfer Fee from Line of Credit (not on monthly service)	\$10.00/occurrence
Tied to checking or savings	*
Tied to Loan.....	*
Photocopies	
Customer	\$0.50/copy
Non-Customer	\$1.00/copy
Remote Deposit Capture*	
Additional Location.....	*
Per Item.....	*
Single-Feed Scanner Fee	*
Multi-Feed Scanner Fee.....	*
Safe Deposit Boxes	
Drilling Charge.....	\$25.00 + Cost
Replace Key	\$25.00
Late Fee	\$5.00/month



Same Day ACH	
Same Day ACH Base Fee	*
Originated Same Day ACH Credits.....	*
Originated Same Day ACH Debits.....	*
Sight Drafts	
Sent	Free
Received	\$15.00
Signature Guarantee	
Customer	Free
Statements	
Special Cutoff Statement	\$20.00
Copy	\$10.00
Stop Payments	\$35.00
Sweeps	
Loan Sweep*	*
Zero Balance Account	\$30.00/month
Wire Services:	
Incoming:	
Wire Base Fee Online	\$10.00/month
Incoming Domestic Wire	\$15.00/wire
Incoming International	\$35.00/wire
Outgoing:	
Outgoing Domestic Wire.....	\$20.00/wire
Outgoing International Wire.....	\$35.00/wire
Outgoing International Wire SWIFT	\$40.00/wire
Outgoing International Wire SWIFT FX.....	\$45.00/wire
Draw Down Wire Request	\$15.00/wire
Business Debit Card Replacement Fee	\$10.00
Business Debit Card Pin Call 1-800-992-3808	n/a
ATM Withdrawal at ATM owned by another	\$1.00
Debit Card Transaction Dispute Process Fee.....	\$30.00
Return Item Fee (per Item).....	\$35.00
Uncollected Funds Usage	16%
Unclaimed Property/Dormant Account Search	\$75.00
Verification of Account Information.....	\$5.00

*Contact your Treasury Management representative for pricing.