



BUSINESS ACCOUNT FEES
Effective February 3, 2020

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*

We offer Interest On Lawyers Trust Accounts (IOLTA), Interest Bearing Real Estate Trust Accounts (IBRETA) and business checking with interest accounts. IOLTA/IBRETA 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:	
Wire Base Fee Online	\$10.00/month
Incoming Domestic Wire	\$15.00/wire
Outgoing Domestic Wire	\$15.00/wire
Incoming International Wire.....	\$45.00/wire
Outgoing International Wire.....	\$40.00/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.