

Commercial Account Service Charges

Account Services

Account Research/Balancing	\$20 per hour (1 hour minimum)
Account Closing (90 days)	\$20.00

ACH Origination

Monthly Maintenance Fee	\$60.00
Originated Item	\$0.19
Originated Return Item	\$6.00

Bill Pay

Inactivity Fee	\$10.00 per month
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Business Analyzed Checking Account

Checks Written and Other Debits	\$0.25
Items Deposited	\$0.15
Deposit / Credit	\$0.40
Electronic Credits/Debits	\$0.25
Monthly Maintenance Fee	\$20.00
Premium Assessment Fee	Current Market Rate
Earnings Credit	Current Market Rate
Negative Collected Balance	Current Market Rate

Business Checking Account

Combined Credits/Debits	100 Free Per Statement Cycle, Over 100 \$0.50 each
Monthly Maintenance Fee (limited to one account per TIN)	N/A (\$10.00 per add'l account)

Business Value Checking Account

Combined Credits/Debits	250 Free Per Statement Cycle, Over 250 \$0.28 each
Balance Requirement	\$5,000 Avg Daily Collected Bal or \$2,500 Min Ledger Bal
Monthly Maintenance Fee	\$20.00 (waived if Bal Req is met)

Business with Interest Checking Account

Combined Credits/Debits	150 Free Per Statement Cycle, Over 150 \$0.28 each
Balance Requirement	\$10,000 Avg Daily Collected Bal
Monthly Maintenance Fee	\$25.00 (waived if Bal Req is met)

Business Money Market Account

Items Deposited	50 Free Per Statement Cycle, Over 50 \$0.28 each
Minimum Balance Requirement	\$1,000 Avg Daily Collected Balance
Monthly Maintenance Fee	\$20.00 (waived if Bal Req is met)

Business Savings Account

Items Deposited	50 Free Per Statement Cycle, Over 50 \$0.28 each
Minimum Balance Requirement	\$200 Avg Daily Collected Balance
Monthly Maintenance Fee	\$20.00 (waived if Bal Req is met)

Cash Handling	\$75.00 per month
Cashier's Checks	\$5.00

Collection Items

Foreign	\$75.00
Domestic	\$20.00
Corporate Online Banking	\$25.00 per month
Counter Checks	\$1.00
Dormant Account Fee	\$10.00 per month (Account is dormant if there has been no activity for 12 months)
EDI Reporting	\$30.00 per month

International Service Assessment

Visa Check Card	2.00% of transaction
Business Credit Card	1.20% of transaction

Commercial Account Service Charges (cont)

IntraFi Network Deposit Account	
Money Market	\$25.00 per month
On Demand Sweep	\$100.00 per month
Levys or Garnishments	\$200.00
Loan Payoff Administration Fee	\$30.00
Lockbox Services	Customized Quote
Mobile Deposit	\$7.95 per month

Night Deposit	
Locked Bag	\$40.00
Zipper Bag	\$5.00
Replacement Night Deposit Key	\$10.00
Notary Fee (non-customers)	\$25.00

Not for Profit Checking Account	
Combined Credits/Debits	100 Free Per Statement Cycle, Over 100 \$0.28 each

NSF Items (overdrafts)	
Paid Item	\$37.00
Returned Item	\$37.00
Ongoing Daily Overdraft	\$5.00 daily after 3rd business day

Payment Exchange	
Submitted eCheck	\$0.55
Print + Mail Check	\$0.75
Print + Mail Postage	Pass Thru Bulk Postage Rate

Positive Pay	
ACH Positive Pay	\$25.00 per account per month
ACH/Check Positive Pay with Payee Match	\$60.00 per account per month
ACH Debit Blocker	\$25.00 per account per month
ACH Debit Blocker Acceptable Payees	\$10.00 per payee per month

Remote Deposit Capture	
Monthly Maintenance	\$50.00
Scanner Purchase	Direct Bill

Returned Deposited Items Fees	
	(special handling, additional \$2.00)
Returned Deposited Item	\$8.00
Re-presented Item	\$6.00

Safe Deposit Box*	
3 x 5	\$29.00 per year
5 x 5	\$39.00 per year
3 x 10	\$49.00 per year
5 x 10	\$64.00 per year
10 x 10	\$104.00 per year
16 x 16	\$189.00 per year

**A \$5.00 discount applies for auto debit payments*

Late Fee (over 60 days)	\$20.00
Vault Drilling	Cost + \$55.00
Key Replacement	Cost + \$25.00
Stop Payments	\$37.00

Statements	
Duplicate Statement	\$10.00
Weekly Statement	\$15.00

Sweeps	
Checking to Checking Sweep (1-way)	\$30.00 per month
Checking to Checking Sweep (2-way)	\$40.00 per month
Loan Sweep (1-way)	\$40.00 per month
LOC Sweep (2-way)	\$150.00 per month
LOC & Investment Sweep (3-way)	\$200.00 per month
Investment Sweep (2-way)	\$100.00 per month

Visa Check Card	
Replacement	\$10.00
Rush	\$75.00

Wire Transfers	
Domestic (outgoing)	\$25.00
Online Domestic (outgoing)	\$20.00
Foreign (outgoing)	\$60.00
Domestic / Foreign (incoming)	\$15.00

***Fees highlighted have changed.**