

Business Accounts Schedule of Fees

Account Services

Account Reconciliation (per hour)	
\$10.00 minimum	\$25.00
Deposited Item Return	\$10.00
Re-Deposited Item	\$10.00
Overdraft or Returned Item (per each presentment of an item, based on available* balance)	\$35.00
Overdraft Protection Transfer from Deposit Account (per day)	\$9.00
Overdraft Balance Interest Rate	WSJ Prime + 5.00%
Paper Statement Fee (Monthly)	\$3.00
Paper Statement with Check Images Fee (monthly)	\$6.00
Research Items (per copy)	\$2.00
Photocopy of Statement/IRS Tax Forms	\$5.00
Research (per hour)	
\$10.00 minimum	\$30.00
Special Handling of Account (per month)	\$5.00
Retainage/Control Agreement Account Setup Fee (non-analyzed)	
\$0-\$49,999.99	\$50.00
\$50,000.00+	\$150.00
Stop Payment (24-month life)	\$35.00

Checks/Drafts/Transfers

Bank to Bank Online Transfer - Incoming	No Charge
Bank to Bank Online Transfer - Outgoing	\$2.00
Cashier's Check	\$6.00
Re-issue (if lost, additional documentation required)	\$10.00
Foreign Draft	
Canadian	\$20.00
Non-Canadian	\$35.00
Money Order	\$3.00
Personalized Checks	Prices vary
Temporary Checks	\$2.00 per sheet of 4
Wire Transfer**	
Incoming	\$15.00
Outgoing - Domestic	\$30.00
Outgoing - International	\$50.00
Research or Tracers	\$25.00
Return Wire Fee	\$25.00

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Schedule of Fees *(continued)*

Other Services/Fees

ACH Return/Notice of Change (NOC)	\$4.00
ATM/Debit Card Replacement (after 1)	\$5.00
Debit Cards - International Transactions . . .	1.10%***
Debit Card Replacement (Rush)	\$25.00
Debit Card - Custom Design	\$12.00
Check Cashing (Non-Client)	3%/Minimum \$5
Check Collection (incoming and outgoing)	
Domestic	\$40.00
International (includes Fed Ex)	\$50.00
Dormant Account Fee (per month after 12 months of no client account activity)	\$5.00
Foreign Currency Exchange (Clients Only)	
Canadian	No Charge
Non-Canadian	\$25.00
Legal Process Fee	\$125.00
Safe Deposit Box	
Rental	Annual rental fee varies by box size and payment method
Late Fee (charged 14 days after due date) . . .	\$5.00
Key Replacement	\$25.00
Drill Fee	Cost plus \$50.00

*Please refer to the Understanding and Avoiding Overdraft and Returned Item Fees section of the Terms and Conditions of your Account disclosure for explanation of available balance. This is provided at the time of new account opening and upon request.

**For businesses with high wire volume, ask about our lower cost Online Wire options.

***When using your debit card outside of the U.S. there is a 1.10% Currency Conversion fee, which is based on the U.S. dollar transaction amount.

Fee Schedule Effective June, 2022



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