

# Commercial Services Fee Schedule

Effective May 1, 2017. Subject to change without notice. These fees may not be inclusive of all of our fees.  
See Deposit Accounts Fee Schedule for additional information.

	Business Basic Checking	Business Advantage	Commercial Checking
Description	Designed for businesses with fewer than 100 transactions per month.	Designed for businesses with fewer than 200 transaction items per month.	Designed for businesses that have higher transaction volumes and maintain higher balances to generate an earnings credit that offsets fees.
Minimum to Open	\$100 Minimum to Open	\$100 Minimum to Open	\$100 Minimum to Open
Monthly Maintenance Fees	No Monthly Maintenance Fee	\$15 Monthly Maintenance Fee (Maintain a \$2,500 minimum average collected balance to avoid \$15 monthly maintenance fee.)	\$20 Monthly Maintenance Fee
Transaction Fees	100 Free Transactions (\$0.75 Excess activity charge after 100 transactions)	200 Free transactions (\$0.50 Excess activity charge after 200 transactions)	See the below Fee Schedule for details.

	Account Transactions	
	Paid Checks/Ledger Debits	\$0.25/debit
Deposits/Ledger Credits	\$1.00/credit	
On-Us Deposited Items	\$0.20/check	
Foreign Deposited Items*	\$0.20/check	
ACH Debits   Received	\$0.15/debit	
ACH Credits   Received	\$0.15/credit	
Borrowed Funds Charge	Prime + 5%	
Deposit Correction	\$10.00/transaction	
Coin & Currency		
Currency Order	\$0.10/\$100	
Rolled Coin Order	\$0.10/roll	
Coin/Currency Deposited	\$1.50/\$1,000	
Night Deposit Bags	\$20.00/bag	
Zipper Bags	\$5.00/bag	
Returns		
Redeposit of Return	\$4.00/check	
Deposited Item Returned	\$4.50/item	
Phone Notification	\$6.00/call	
Special Instructions	\$25.00/month	
CD ROM Service		
One Time Set - Up	\$40.00/set - up	
CD Creation	\$25.00/CD ROM	
Imaged Items	\$0.04/check	
Electronic Management Services		
Same Day Provisional Credit	\$100.00/month	
Equipment Contracted through Dunbar		
Lock Box Services		
Lock Box Services & Processing	Request Quote	
Controlled Disbursement		
Daily Reporting	\$85.00/month	

	Remote Deposit Capture	
	Maintenance Fee	\$50.00/month
Scanner/Rental	\$30.00/month	
Deposits	\$0.50/item	
Deposited Item	\$0.15/item	
Sweeps		
Automatic Sweep to Investment	\$100.00/month	
Target Balance Sweep	\$60.00/month	
Automatic Sweep to Loan	\$150.00/month	
Automatic Sweep to & from Loan*	\$200.00/month	
Zero Balance Account	\$30.00/month	
Business Electronic Banking   BEB		
One Time Set - up Fee	\$50.00	
Balance & Detail Reporting   1st 6 accts	\$30.00/month	
Each Additional Acct   Up to \$100.00	\$5.00/month	
Security Token	\$5.00/month	
Replacement Token	\$100.00	
Stop Payment via BEB	\$15.00/stop	
Business Electronic Banking Service Modules**		
Wire Service Module***	\$15.00/month	
Outgoing Domestic Wire via BEB	\$15.00/transfer	
Outgoing Int'l Wire (USD) via BEB	\$35.00/transfer	
Outgoing Int'l Wire (Foreign) via BEB	\$85.00/transfer	
ACH Service Module***	\$15.00/month	
ACH Upload Module***	\$40.00/month	
ACH Batch Fee	\$2.00/batch	
ACH Transaction Originated	\$0.15/transaction	
Addenda Created	\$0.02/addenda	
ACH Returns/NOC	\$4.00/transaction	
Positive Pay		
One Time Set - Up Fee	\$50.00	
Fee per Account	\$35.00/month	

\* Collection Fees May Apply

\*\* Restrictions Apply

\*\*\* Requires Business Electronic | BEB

\*\*\*\* Requires Token Security | Up to 2 Free at Set - up