PERSONAL & BUSINESS FEE SCHEDULE

Account Research (per hour) $25.00
ACH Origination (per month) $25.00
ACH Notification of Change $3.00
Analysis Checking Fees: Charge per check, ACH, or other debit item $0.15
Analysis Checking Fees: Charge per deposited item $0.12
Analysis Checking Fees: Monthly maintenance charge $15.00
Cash Management Online Banking* $30.00
Cashier's Checks (customers) $10.00
Chargeback Fee on Returned Deposit Items $10.00
ACH Chargeback $7.00
Canadian Collection $25.00
Coin (per roll) $0.12
Currency (per strap of 100) $1.00
Currency (per $1,000.00 deposited) $1.00
Collection Items- International plus any fees by Drawee FI $40.00
Commercial Capture Service per month** $65.00
Debit Card Replacement (in excess of 2 per year w/ the exception of compromise) $10.00
Dormant Account Fee (per month) $3.00
Escrow Manager Service (per month) $50.00
Garnishments and Levies $75.00
Insufficient Funds Charge per item (Fee is imposed for overdrafts created by checks, in
person withdrawals, or by other electronic means) $35.00
Monthly Service Charge- non analysis business checking accounts $15.00
Non Cash Courier Service (up to 4 scheduled pickups per month) $40.00
Non Cash Courier Service (up to 12 scheduled pickups per month)..$75.00
Non Cash Courier Service (up to 20 scheduled pickups per month) $125.00
Online Banking (business and personal) ....FREE
Online Bill Pay (business, per month) $10.00
Online Bill Pay (personal, per month)*** ....FREE
Overdraft Charges per item (Fee is imposed for overdrafts created by checks, in person
withdrawals, or by other electronic means) $35.00
Positive Pay Service, per month $40.00
Stop Payment Charge $25.00
Sweep-Credit Line, per month $150.00
Visa Gift Card $3.00
Wire Transfer (domestic outgoing) $15.00
Wire Transfer (foreign outgoing) $45.00
Zero Balance Account Service, per month $50.00

*$6.00 per account over 10
**Bank retains ownership of scanning equipment
***If service is not used at least 1 bill pay per month, a monthly fee will be charged