



Schedule of Business Fees & Service Charges

Effective May 1, 2017. All fees and service charges are subject to change.

Business Checking Accounts

Small Business Checking

Minimum Balance to Open	\$100.00
Monthly Maintenance Fee	\$6.00 per month
<i>Waived with 5 or more debit card transactions per cycle or \$1,500 minimum daily balance</i>	
Combined Transactions ¹ (more than 200).....	\$0.35 per item
Paper Statement Fee	\$5.00 per month
<i>Free online statements</i>	

Nonprofit Interest Checking

Minimum Balance to Open	\$100.00
Monthly Maintenance Fee	\$6.00 per month
<i>Waived with 5 or more debit card transactions per cycle or \$100 minimum daily balance</i>	
Minimum Balance to Earn Interest	All Balances
Combined Transactions ¹ (more than 200).....	\$0.35 per item
Paper Statement Fee	\$5.00 per month
<i>Free online statements</i>	

Nonprofit Interest Plus Checking

Minimum Balance to Open*	\$500.00
<i>* \$250,000 in combined deposit and outstanding commercial loan balances required to open</i>	
Monthly Maintenance Fee	\$30.00 per month
<i>Waived with combined monthly average balance of \$250,000 or more in deposit accounts and outstanding commercial loan balances</i>	
Minimum Balance to Earn Interest	All Balances
Combined Transactions ¹ (more than 400).....	\$0.35 per item
Paper Statement Fee	\$5.00 per month
<i>Free online statements</i>	

Business Interest/Public Now Checking

Minimum Balance to Open	\$100.00
Monthly Maintenance Fee	\$8.00 per month
<i>Waived with 5 or more debit card transactions per cycle or \$2,500 minimum daily balance</i>	
Minimum Balance to Earn Interest	\$2,500
Combined Transactions ¹ (more than 200).....	\$0.35 per item
Paper Statement Fee	\$5.00 per month
<i>Free online statements</i>	

¹ Transactions include deposits, deposited items, checks, withdrawals, ACH credits and ACH debits. Excludes debit card transactions.

Business Savings & Money Market Accounts

Business Savings

Minimum Balance to Open.....	\$500.00
Monthly Maintenance Fee.....	\$8.00
<i>Waived with \$500 minimum daily balance</i>	
Minimum Balance to Earn Interest.....	All Balances

Business Money Market

Minimum Balance to Open.....	\$1,000.00
Monthly Maintenance Fee.....	\$10.00
<i>Waived with \$1,000 minimum daily balance</i>	
Minimum Balance to Earn Interest.....	All Balances

Public Savings

Minimum Balance to Open.....	\$5,000.00
Monthly Maintenance Fee.....	\$8.00
<i>Waived with \$5,000 minimum daily balance</i>	
Minimum Balance to Earn Interest.....	\$100

Additional Services – Non Analyzed

Business Online Banking Service	\$5.00 per month
<i>Waived with \$5,000 minimum daily balance</i>	
ACH or Online Wire Service	\$20.00 per month
ACH and Online Wire Service.....	\$40.00 per month
ACH Setup Fee.....	\$50.00 (one time)
Remote Deposit Capture (RDC)	\$40.00 per month
RDC Setup Fee.....	\$100.00 (one time)

Other Fees & Services

Account Closed Within 90 Days.....	\$25.00
Account Research/Reconciliation (per hour).....	\$30.00
ATM Transaction Fee (non-network ATMs)	\$2.50
ATM/Debit Card Replacement	\$10.00
Bank Check (official/cashier's check).....	\$7.00
Check Cashing (non-customer):	
On us	no charge
All others.....	\$6.00
Collection Item (outgoing/incoming).....	\$25.00
Copy of Paid Check (first 5 free)	\$2.50
Counter Checks (first sheet of 4 free)	\$1.00 each
Monthly Dormant Account Fee	\$10.00
Excess Withdrawal Limit Fee*	\$10.00 each

* More than 6 electronic, pre-authorized, telephonic, online or check withdrawals or transfers per month as outlined in your account agreement



Schedule of Business Fees & Service Charges (continued)

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Foreign Currency:

Sell	\$10.00
Purchase	\$10.00
Foreign Drafts.....	\$12.00 per draft
Garnishment/Levies	\$100.00
Monthly Non-Use Service Charge	\$5.00
	<i>After 6 months on a checking</i>
Purchase Rolled Coin.....	\$0.05 per roll
Purchase Currency.....	\$0.05 per \$100
Returned Deposited Items.....	\$12.00 per item
Safe Deposit Boxes	Annual Rent Varies by Size
Safe Deposit Box Key (lost).....	\$5.00
Safe Deposit Box Lock Drill & Replacement.....	Actual Cost
Special Statement Cutoff or Duplicate.....	\$4.00
Stop Payment.....	\$34.00
Undeliverable Mail Fee.....	\$5.00
Wire Transfers	
Domestic: Outgoing.....	\$25.00 per wire
Incoming.....	\$15.00 per wire
Foreign: Outgoing.....	\$40.00 per wire
Incoming.....	\$20.00 per wire

Insufficient Funds & Overdrafts

Insufficient Funds/Overdraft Fee*\$34.00 each

** There is a limit of 6 insufficient/overdraft fees per day. Overdrafts may be created by checks issued by you, in person, ATM, ACH, or other electronic withdrawals authorized by you or published fees or charges for bank products & services.*

Daily Overdraft Fee – Continuous (per business day)* \$5.00

** Will be assessed beginning on the 4th consecutive business day your account remains overdrawn, maximum of 15 consecutive business days*

Overdraft Protection Transfer Fee (per business day)* \$5.00

** Pre-authorized transfer from checking, savings and/or money market to cover overdrafts*

The above outlined fees may not be applicable to all customers. Depending on your type of account, fees may vary.