
All-Business Banking Schedule of Fees

Effective January 1, 2024



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Basic Business Checking

Is this the right account for your business?	For Business Sole Proprietorships, Organizations and Associations operating with a Social Security Number or TIN.
Minimum balance to open	\$50.00
Monthly service fee	N/A
Transaction fees	<ul style="list-style-type: none">• First 100 total transactions per statement cycle - No charge.• Additional transactions during the statement cycle are \$0.25 each.
Statements	Paper Statements. E-statements available. There is a \$2.00 monthly paper statement fee for this account. You can waive this fee by enrolling in E-statements to receive monthly statements electronically.
Inactivity fee	You will be assessed a fee of \$5.00 per statement cycle, if there is no activity on the account for more than one year and the account balance falls below \$1,000.00. The fee will be assessed each month until the account is restored to an active status.

Business Value Checking

Is this the right account for your business?	Businesses with low transaction volumes not yet needing analysis or Cash Management Services.
Minimum balance to open	\$50.00
Monthly service fee	N/A
Transaction fees	<ul style="list-style-type: none">• First 100 total transactions per statement cycle - No charge.• Additional transactions during the statement cycle are \$0.25 each.
Statements	Paper Statements. E-statements available. There is a \$2.00 monthly paper statement fee for this account. You can waive this fee by enrolling in E-statements to receive monthly statements electronically.
Optional deposit to deposit overdraft transfer	\$10.00 per transfer.
Inactivity fee	You will be assessed a fee of \$5.00 per statement cycle, if there is no activity on the account for more than one year and the account balance falls below \$1,000.00. The fee will be assessed each month until the account is restored to an active status.

Business Relationship Checking

Is this the right account for your business?	Businesses with higher transaction volumes that do not need an analysis account or Cash Management.
Minimum balance to open	\$50.00
Monthly service fee	\$12.00
Minimum balance to avoid service charge	A monthly service charge of \$12.00 will be assessed every monthly statement cycle if the monthly average balance falls below \$10,000.00 or when the monthly average balance in any combination of Business Relationship Checking, Business Statement Savings and Business Money Market accounts under the same Tax Identification Number falls below \$15,000.00.
Transaction fees	<ul style="list-style-type: none">• First 300 total transactions per statement cycle - No charge.• Additional transactions during the statement cycle are \$0.25 each. <p>This includes checks paid, items deposited, and ACH transactions.</p>
Statements	Paper or E-Statement available.
Optional deposit to deposit overdraft transfer	\$10.00 per transfer.
Inactivity fee	You will be assessed a fee of \$5.00 per statement cycle, if there is no activity on the account for more than one year and the account balance falls below \$1,000.00. The fee will be assessed each month until the account is restored to an active status.

Non-Profit Checking

Is this the right account for your business?	Businesses or Organizations that are 501(c)(3) with limited transaction volume.
Minimum balance to open	\$50.00
Monthly service fee	N/A
Minimum balance to avoid service charge	N/A
Transaction fees	<ul style="list-style-type: none">• First 200 total transactions per statement cycle - No charge.• Additional transactions during the statement cycle are \$0.25 each.
Statements	Paper Statements. E-statements available. There is a \$2.00 monthly paper statement fee for this account. You can waive this fee by enrolling in E-statements to receive monthly statements electronically.
Optional deposit to deposit overdraft transfer	\$10.00 per transfer.
Inactivity fee	You will be assessed a fee of \$5.00 per statement cycle, if there is no activity on the account for more than one year and the account balance falls below \$1,000.00. The fee will be assessed each month until the account is restored to an active status.

Business Analysis, Business Analysis Positive Pay or Municipal Analysis Checking

Is this the right account for your business?	Businesses with a high transaction volume or who maintain larger account balances.	
Minimum balance to open	\$50.00	
Monthly service fee*	\$12.00 if balance falls below \$10,000	
Earnings allowance	An earnings allowance is used to offset eligible fees. The Transaction fees and Cash Management fees listed below are eligible fees.	
Transaction fees	<p>The following fees are assessed per statement cycle:</p> <ul style="list-style-type: none"> • \$0.12 per check deposited** • \$0.12 per check written** • \$0.12 per ACH credits originated • \$0.12 per ACH debit originated • ACH credits received no charge • ACH debits received no charge 	
Statements	Paper or E-Statement available.	
Cash Management fees	<p>Security Tokens - \$8.00</p> <p>Positive Pay Services - \$50.00</p> <p>ACH Origination - \$40.00</p> <p>Remote Deposit Capture Services - \$60.00</p> <p>Additional RDC Scanners - \$40.00</p>	<p>Each after initial first two (2) tokens for ACH origination and/or Wire Origination.</p> <p>Per statement cycle. Includes Check Positive Pay, ACH block and Filter and Account reconciliation.</p> <p>Per statement cycle</p> <p>Per statement cycle. Includes Service, Scanner and Maintenance/Repair.</p> <p>Per statement cycle. Includes Service, Scanner and Maintenance/Repair.</p>
Investment sweep service	\$25.00	Per statement cycle
Insured sweep service	\$25.00	Per statement cycle
Optional deposit to deposit overdraft transfer	\$10.00 per transfer.	
Inactivity fee	You will be assessed a fee of \$5.00 per statement cycle, if there is no activity on the account for more than one year and the account balance falls below \$1,000.00. The fee will be assessed each month until the account is restored to an active status.	

* Waived for the first 3 months after account opening.

** First 50 deposited checks, paid checks and remote deposited items, no charge.
Fees waived for IOLTA accounts.

IOLTA

Is this the right account for your business?	Attorneys that need to pool clients' funds.
Minimum balance to open	\$50.00
Monthly service fee	None
Transaction fees	N/A
Statements	Paper or E-Statement available.
Cash Management fees	Waived: ACH, Remote Deposit, Wire Transfers. Positive Pay
Investment sweep service	N/A
Line of Credit sweep service	N/A
Inactivity fee	You will be assessed a fee of \$5.00 per statement cycle, if there is no activity on the account for more than six months. The fee will be assessed each month until the account is restored to an active status. Cash Management fees may apply.

IOREBTA

Is this the right account for your business?	Attorneys or real estate brokers that need to pool clients' funds.
Minimum balance to open	\$50.00
Monthly service fee	None
Transaction fees	N/A
Statements	Paper or E-Statement available.
Cash Management fees	N/A
Investment sweep service	N/A
Line of Credit sweep service	N/A
Inactivity fee	You will be assessed a fee of \$5.00 per statement cycle, if there is no activity on the account for more than one year and the account balance falls below \$1,000.00. The fee will be assessed each month until the account is restored to an active status.

Basic Business Savings

Is this the right account for your business?	For Business Sole Proprietorships, Organizations and Associations operating with a Social Security Number or TIN.
Minimum balance to open	\$10.00
Monthly service fee	None
Earning Allowance	N/A
Statements	Paper or E-Statement available.
Cash Management fees	N/A
Investment sweep service	N/A
Insured sweep service	N/A
Line of Credit sweep service	N/A
Inactivity fee	You will be assessed a fee of \$5.00 per statement cycle, if there is no activity on the account for more than one year and the account balance falls below \$1,000.00. The fee will be assessed each month until the account is restored to an active status.

Business Statement Savings

Is this the right account for your business?	Businesses that are looking to earn interest on balances while maintaining full access to your funds.
Minimum balance to open	\$10.00
Monthly service fee	None
Earning allowance	N/A
Statements	Paper or E-Statement available.
Cash Management fees	N/A
Investment sweep service	N/A
Insured sweep service	N/A
Line of Credit sweep service	N/A
Inactivity fee	You will be assessed a fee of \$5.00 per statement cycle, if there is no activity on the account for more than one year and the account balance falls below \$1,000.00. The fee will be assessed each month until the account is restored to an active status.

Business Money Market

Is this the right account for your business?	Businesses that are looking for competitive interest rates with access to your funds.
Minimum balance to open	\$50.00
Monthly service fee	A monthly service charge of \$5.00 will be assessed every monthly statement cycle if the average daily balance falls below \$2,500.00.
Earning allowance	N/A
Statements	Paper or E-Statement available.
Cash Management fees	N/A
Investment sweep service	N/A
Insured sweep service	N/A
Line of Credit sweep service	N/A

Municipal Money Market

Is this the right account for your business?	Businesses that are looking for competitive interest rates with access to your funds.
Minimum balance to open	\$50,000.00
Monthly service fee	A monthly service charge of \$5.00 will be assessed every monthly statement cycle if the average daily balance falls below \$2,500.00.
Earning allowance	N/A
Statements	Paper or E-Statement available.
Cash Management fees	N/A
Investment sweep service	N/A
Insured sweep service	N/A
Line of Credit sweep service	N/A

Miscellaneous Fees

Debit Card

Replacement Business Visa® Card	\$10.00
Point of Sale Transactions	No Charge
ATM Transactions and Inquires at Non-Ives ATM machines	\$1.00
<small>(May be subject to additional surcharges by the owner of the ATM.)</small>	

Check and Money Orders

Bank Check	\$5.00 Each
Money Order	\$3.00 Each
Certified Check	\$25.00 Each
Counter Check	\$0.50 Each
Checkbook Orders	Prices vary by quantity, style and design

Collections

Collections - Domestic	\$35.00
Collections - Canadian	Exchange Rate Varies
Collections - Foreign	\$35.00

Legal Process Fee

Includes Legal / Executions, Garnishments, Levies, and any other legal documents that require funds to be attached	\$125.00
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Overdraft

Insufficient Funds Fee Paid	\$35.00 Each
<small>(Includes ACH, check or Business VISA® debit card.)</small>	
Insufficient Funds Fee Returned	\$35.00 Each
Uncollected Funds Fee Paid	\$35.00 Each
Uncollected Funds Fee Returned	\$35.00 Each
Return Deposited Item Fee	\$15.00 Each
Automatic Transfer Fee	\$10.00 (Deposit to Deposit Overdraft Protection.)

Safe Deposit

Safe Deposit Box Rental Fee	Varies
<small>(Safe Deposit Box rental fees vary by size. All sizes may not be available at every location.)</small>	
Lost Key Fee	\$20.00
Late Fee (after 30 days)	\$10.00
Safe Deposit Box Drilling Fee	\$200.00

Miscellaneous Fees (continued)

Stop Payments

Check Stop Payment Fee	\$35.00 Each
Check Stop Payment – Range of checks fee	\$35.00
	(Fee is applied to range of checks in sequential order.)
ACH Stop Payment Fee	\$35.00 Each

Wire Transfers

Incoming Domestic Wire Fee.....	\$15.00 Each
Incoming International Wire Fee	\$15.00 Each
Outgoing Domestic Wire Fee	\$25.00 Per Wire
	(Online \$20.00 in Branch \$25.00 each)
Outgoing International Wire Fee.....	\$45.00 Per Wire
	(Online \$35.00 in Branch \$45.00 each. Plus correspondent bank charges)

Other Services

Notary	\$5.00
	(No cost for existing customers and \$5.00 per item for non-customers)
Signature Guarantee Fee.....	\$10.00 (Per document for customers only)
Night Deposit Bags Fee	No Charge
Research Request Fee.....	\$50.00 Per Hour
Deposit Corrections Fee.....	\$1.00 Each
Interim Statements Fee	No Charge
Account Closing (less than 90 Days) Fee.....	\$15.00
Telephone Transfer Fee.....	No Charge
Returned Mail Processing Fee	\$5.00
Armored Delivery Service Fee.....	Price varies based on volume and mileage
Lockbox Service Fee	Price varies based on volume and service selected
ACH Notification Change Fee	\$1.00 Per Item
ACH Credit and Debits.....	\$0.25 Per Item

Fees listed include the most common bank fees used by businesses. Other fees may apply depending upon the service requested. Fees are subject to change. We reserve the right to charge businesses a negotiated fee, as deemed appropriate, for excessive account activity.



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