

Miscellaneous Bank Fees & Charges

Account/Service Fees	
ATM/Debit Card Rush Order	\$10.00
Canadian Collections Outgoing	\$25.00
Foreign Collections Outgoing	\$75.00
Coupon Envelope Processing	\$10.00
Dormant Account ¹	\$5.00
Escheat Fee	\$25.00
Foreign Currency - Purchase/Sale	\$10.00 + S&H
Research (per hour)	\$25.00
Overdraft - Insufficient Funds / Uncollected ²	\$40.00
Redeposit/Return Item Charge	\$15.00
Returned Coupon Envelopes	\$10.00
Returned Statement Fee	\$5.00
Statement/Image Retrieval ³	\$5.00
Safe Deposit Drilling	\$320.00
Safe Deposit Lost Key	\$15.00
Safe Deposit Box Late Fee	\$15.00
Stop Payment (Branch, Online Banking, Bill Pay)	\$25.00
Treasurer's Check	\$25.00
Levy Processing Fee	\$100.00
Verification Letter/Consulate Letter	\$20.00
Debtor In Possession (DIP) Account Setup	\$500.00
Tenant/Rent Security Accounts ⁴	\$25.00

Wire Transfer Fees	
Outgoing Domestic - Drawdown Wire	\$30.00
Outgoing Domestic - Manual Wire	\$30.00
Outgoing Domestic - Online Wire	\$25.00
Outgoing International - Manual Wire	\$50.00
Outgoing International - Online Wire	\$40.00

¹ The dormant fee does not apply to the Totally Free Checking Account

² Created by check, in-person withdrawal, ATM withdrawal, or other electronic means. Only applicable to business accounts. This fee is not charged to consumer accounts.

³ Charged per statement, or image (check or deposit)

⁴ Fee charged when total security account balances within a relationship are less than \$50,000

Business Service Fees

Positive Pay - Check Payee & ACH Monthly Maintenance (per account; excludes Business Analysis Checking)	\$25.00
---	---------

Business Analysis Checking – Applicable Service Fees

ACH Origination One-Time Setup	\$350.00
ACH Origination Monthly Maintenance (per relationship)	\$50.00
ACH Item Originated	\$0.20
ACH Reversal (per batch)	\$100.00
ACH Returned Item	\$25.00
EDI Reporting Monthly Maintenance (per relationship)	\$25.00
Deposit Tickets - ACH Credits	\$0.25
Deposited Items - Checks	\$0.10
Monthly Maintenance Fee (for Business Analysis Checking account)	\$10.00
Paid Items - Checks & ACH Debits	\$0.15
Positive Pay - Check Payee & ACH Monthly Maintenance (per account; max \$250 for 10 accounts)	\$25.00
Premium Reporting (BAI)	\$20.00
Remote Deposit Capture (RDC) Monthly Maintenance (per relationship)	\$50.00
RDC One-Time Setup	\$250.00
RDC Multi-Feed Scanner (per machine)	\$950.00
Lockbox Implementation	\$1,000.00
Lockbox Monthly Maintenance	\$250.00
Lockbox Check Processed	\$0.86
Lockbox Item Scanned	\$0.17
Lockbox Data Entry	\$0.004