

# Business Fee Schedule

(effective May 5, 2016)

<b>Product</b>	<b>Fee</b>
Business Checking	No Monthly Fee
Fee for over 150 items per month	\$ .15 per item*
Commercial Checking	\$12.00 per month
(Monthly fee waived with average daily balance of \$1,000.00 or higher)	
Fee for over 250 items per month	\$ .15 per item*
Business Benefit Checking	\$12.00 per month
(Monthly fee waived with average daily balance of \$2,000.00 or higher)	
Fee for over 250 items per month	\$ .15 per item*
Non-Profit Checking	No Monthly Fee
Fee for over 250 items per month	\$ .15 per item*
Overdraft Transfer (from established Overdraft Protection)	\$5.00 per item
Overdraft (items paid resulting in a negative balance)	\$29.00 per item
NSF (items returned unpaid)	\$29.00 per item
Stop Payment	\$29.00 per item
Returned Deposit Item (items deposited or cashed but subsequently returned unpaid)	\$15.00 per item
Closed Account Return Fee	\$29.00 per item
Copy Fee (paid checks other documents, excluding statements)	\$1.50 per item
Statement Copies (Interim, Monthly or Quarterly)	\$5 per statement
Garnishment Fee	\$25.00 per occurrence
Collection Fee	\$25.00 per occurrence
Inactive Account Fee	\$3.00 per quarter
Account inactive (no transactions) for 6 months or more	
Account Research	\$20 per hour; 1 hour minimum
Interim Statement requested at Teller	\$5.00 per interim statement
ATM Foreign Transaction Fee	\$1.25 per item
Card Reissue Fee (ATM, Visa Check Card or Credit Card)	\$10.00 per card; one free per calendar year
Bill Pay Overnight Delivery Fee	\$14.95
Bill Pay Guaranteed 2 Day ACH Fee	\$9.95

International Transaction Fee	up to 1% of the transaction amount even if processed in US currency but initiated by merchant outside of the United States
Money Orders	\$2.00 per item
Official Checks	\$2.00 per item
Money Wires	\$20.00 per wire
Real Time P2P	\$1.00 per transfer
Share Draft Printing	varies by design
Safe Deposit Box Annual Rental	
3x5	\$35.00
5x5	\$40.00
3x10	\$45.00
5x10	\$55.00
Duplicate Safe Deposit Box Key	\$15.00 per key

\*Items include: checks paid, deposits posted, deposited items, withdrawals, ATM deposits and withdrawals, PIN-based Check Card transactions, and Automated Clearing House (ACH) items.