

# Business Accounts Schedule of Fees

## Account Services

Account Reconciliation (per hour)	
\$10.00 minimum . . . . .	\$25.00
Deposited Item Return . . . . .	\$10.00
Re-Deposited Item . . . . .	\$10.00
Overdraft or Returned Item (per each presentment of an item, based on available* balance) . . . . .	\$35.00
Overdraft Protection Transfer from Deposit Account (per day) . . . . .	\$9.00
Overdrawn Balance Interest Rate . . . . .	WSJ Prime + 5.00%
Paper Statement Fee (Monthly) . . . . .	\$3.00
Paper Statement with Check Images Fee (monthly) . . . . .	\$6.00
Research Items (per copy) . . . . .	\$2.00
Photocopy of Statement/IRS Tax Forms . . . . .	\$5.00
Research (per hour)	
\$10.00 minimum . . . . .	\$30.00
Special Handling of Account (per month) . . . . .	\$5.00
Retainage/Control Agreement Account Setup Fee (non-analyzed)	
\$0-\$49,999.99 . . . . .	\$50.00
\$50,000.00+ . . . . .	\$150.00
Stop Payment (24-month life) . . . . .	\$35.00

## Checks/Drafts/Transfers

Bank to Bank Online Transfer - Incoming . . . . .	No Charge
Bank to Bank Online Transfer - Outgoing . . . . .	\$2.00
Canadian Draft . . . . .	\$20.00
Cashier's Check . . . . .	\$6.00
Re-issue (if lost, additional documentation required) . . . . .	\$10.00
Foreign Draft . . . . .	\$35.00
Money Order . . . . .	\$3.00
Personalized Checks . . . . .	Prices vary
Temporary Checks . . . . .	\$2.00 per sheet of 4
Wire Transfer**	
Incoming . . . . .	\$15.00
Outgoing - Domestic . . . . .	\$30.00
Outgoing - International . . . . .	\$50.00
Research or Tracers . . . . .	\$25.00
Return Wire Fee . . . . .	\$25.00

(Continued on back)

# Business Accounts

## Schedule of Fees *(continued)*

### Other Services/Fees

ACH Return/Notice of Change (NOC) . . . . .	\$4.00
ATM/Debit Card Replacement (after 1) . . . . .	\$5.00
Debit Cards - International Transactions . . . . .	1.10%***
Debit Card Replacement (Rush) . . . . .	\$25.00
Debit Card - Custom Design . . . . .	\$12.00
Check Cashing (Non-Client) . . . . .	3%/Minimum \$5
Check Collection (incoming and outgoing)	
Domestic . . . . .	\$40.00
International (includes Fed Ex) . . . . .	\$50.00
Dormant Account Fee (per month after 12 months of no client account activity) . . . . .	\$5.00
Foreign Currency Exchange	
Canadian (Client) . . . . .	No Charge
Canadian (Non-Client) . . . . .	10%/Minimum \$2
Non-Canadian . . . . .	\$25.00
Legal Process Fee . . . . .	\$125.00
Safe Deposit Box	
Rental . . . . .	Annual rental fee varies by box size and payment method
Late Fee (charged 14 days after due date) . . . . .	\$5.00
Key Replacement . . . . .	\$25.00
Drill Fee . . . . .	Cost plus \$50.00

\*Please refer to the Understanding and Avoiding Overdraft and Returned Item Fees section of the Terms and Conditions of your Account disclosure for explanation of available balance. This is provided at the time of new account opening and upon request.

\*\*For businesses with high wire volume, ask about our lower cost Online Wire options.

\*\*\*When using your debit card outside of the U.S. there is a 1.10% Currency Conversion fee, which is based on the U.S. dollar transaction amount.

Fee Schedule Effective May, 2022



0122BSF