



**SERVICE FEE SUMMARY
For Business Accounts
Effective 12/15/2019**

Account Fees:

Account Reconciliation Fee (<i>Per hour, 1/2 hour minimum</i>)	\$40^
Special Statement	\$10
Additional or Duplicate Statement (<i>Per month</i>).....	\$5
Special Instructions and / or Special Handling (<i>Per month</i>)	\$25^
Dormant Fee (<i>Account not used for 12 months</i>) (<i>Per month</i>)	\$5

Checking Fees:

Check Submitted or Received for Collection (<i>Per item, plus correspondent bank fees</i>)*	\$25
Manual Processing of Non-Approved Checks (<i>Per item</i>)	\$5
NSF (Non-Sufficient) / Overdraft Paid Item Fee (<i>Per item</i>)	\$35^
Uncollected Funds Item Fee (<i>Per item</i>)	\$35^
Returned Item Fee – NSF (Non-Sufficient Funds) (<i>Per item</i>)	\$35^
Continuous Negative Balance Fee (<i>Overdraft Fee</i>) (<i>Beginning on the 7th calendar day, per day. Limit \$120 per occurrence</i>).....	\$12^
Stop Payment Fee (<i>Per item</i>)*	\$35^
Check Printing.....	Varies by type and quantity. Subject to change at any time

Processing Fees:

Account Closed Within 3 Months of Opening	\$25^
Foreign Check Processing (<i>Plus costs</i>) (<i>Per item</i>)*	\$25
Tax levy or Garnishment Processing Fee (<i>Per account, per occurrence</i>)	\$75
Return of Deposited Item Fee*	\$15^
Return of Deposited Item Fee – Foreign (<i>Plus costs</i>)*	\$15^
Return of Loan Payment Fee.....	\$35^
Research Fee (<i>Per hour, 1/2 hour minimum</i>) (<i>Plus costs</i>).....	\$50
Copies of Items (<i>Including paid checks, deposit/withdrawal slips, statements, 1099's and other documents</i>)	\$5^
Bank Approved Official Check – Non Customer.....	\$10
Gift Card	\$3
Check Cashing – Non Customer (<i>Per item</i>)	\$10^
Return of Paper Statement Fee (<i>Per statement</i>)	\$5~
Undeliverable E-Statement Fee (<i>Per statement</i>)	\$5~
Two Signatures Required (<i>Per month</i>).....	\$15~

ATM / Debit Card Fees:

Change, Remind or Replace PIN (<i>1st request is free</i>).....	\$5
Replacement Card (<i>Plus expedited delivery costs if applicable</i>).....	\$15^
Foreign Transaction Fee (<i>Plus VISA ISA Fee (Currency Conversion Fee)</i>)	\$3

Currency Fees:

Coin Counting	2% of total~
Currency Deposit per \$1,000	\$1.00^
Coin Order (<i>Per roll</i>)	\$0.25^
Currency Order (<i>Per strap</i>).....	\$0.50^
Foreign Currency Order	\$25^
Foreign Currency Return.....	\$35~

*Fees available for offset by earnings credit for Premier Business Checking

See Account Disclosures for additional information

^ Indicates a change in fee effective 12/15/2019

~ Indicates a new fee effective 12/15/2019

SERVICE FEE SUMMARY
For Business Accounts
Effective 12/15/2019

Cash Management Services:

Wire Fee Incoming (<i>Domestic.</i>)*	\$15^
Wire Fee Incoming (<i>International.</i>)*	\$30^
Wire Fee Outbound (<i>Domestic.</i>)*	\$25^
Wire Fee Outbound (<i>International.</i>)*	\$50^
Wire Transfer Notification	
E-Mail Notification	\$1
Phone Notification	\$5
Online Banking	Free
Bill Pay (<i>Per month</i>)	Free^
Sweep Feature (<i>Per month</i>)*	\$75^
Telephone or Email Transfer Request (<i>Per transfer</i>)*	\$5~
Positive Pay*	\$25 per month^
Per Additional Account (<i>Per month</i>)*	\$10~
Remote Deposit Service (<i>Per month</i>)*	\$35^
Per Additional Location (<i>Per month</i>)*	\$20^
Per Additional User (<i>Per user</i>)*	\$7~
Deposited Item Fee (<i>Per item</i>)*	\$0.12
Mobile Banking	
Deposited Item Fee (<i>Per Item</i>)*	\$0.50
ACH Origination	
Initial Set Up*	\$25~
Monthly Fee*	\$20~
ACH Debit Item Fee*	\$0.15
ACH Credit Item Fee*	\$0.15
Return ACH Fee*	\$15~
Same Day ACH Origination	
Per File	\$15
Per Debit Included in File*	\$0.50
Per Credit Included in File*	\$0.50

Money Market Account Fees

Average Daily Balance to Avoid Monthly Service Fee	\$1,000
Monthly Service Fee	\$15
Excessive Withdrawal Fee (<i>Service Charge</i>) (<i>Per item</i>)	\$5
<i>(In excess of six transfers per month from this account to another account or to a third party by pre-authorized, automatic, or telephone transfer)</i>	

Statement Savings Account Fees

Average Daily Balance to Avoid Monthly Service Fee	\$100
Monthly Service Fee	\$5
Excessive Withdrawal Fee (<i>Service Charge</i>) (<i>Per item</i>)	\$5
<i>(In excess of six transfers per month from this account to another account or to a third party by pre-authorized, automatic, or telephone transfer)</i>	

*Fees available for offset by earnings credit for Premier Business Checking
See Account Disclosures for additional information
^ Indicates a change in fee effective 12/15/2019
~ Indicates a new fee effective 12/15/2019

