



Business Checking

Business Checking accounts are billed through an account analysis system and charges are applied in the month after the activity occurs. Standard fees charged to all Business Checking Accounts are listed below. Additional Service fees may apply.

Analyzed Business Checking	Standard Fees
Account maintenance	\$33 per account
Checks Paid	\$0.25 per item
Account closed within 90 days of opening	\$25
Dormant Account Fee	\$5/month with a maximum of \$60 annually
Check Printing Fees	varies
Check Cashing for non-account holders	\$5 per check
Stop Payment	\$15 per request
Electronic Credits (includes ACH credits received)	\$0.50 per item
Electronic Debits (includes ACH debits received)	\$0.50 per item
Deposits	\$2 per deposit
Deposited Items	\$0.15 per item
Deposit Return Item	\$8 per item
Foreign check deposited items	\$3 per check
Foreign Draft	\$30
Overdrafts – per paid or returned item	\$50 per transaction
Negative collected balance fee	Prime +3%
Deposit Service Fee	0.1330 per \$1,000 in Average Ledger Balance
Wire Transfer - incoming domestic	\$10 per item
Wire Transfer - incoming foreign	\$10 per transaction
Wire Transfer - outgoing domestic telephone/in person	\$35 per transaction
Wire Transfer - outgoing international telephone/in person	\$50 per transaction
Audit Confirmations/Credit Verifications	\$10 per request
Account Research	\$25 per half hour with a \$25 minimum
IRS Levy, Citation, Subpoena or Garnishments	\$175

Additional Services:

Analyzed Business Checking accounts also qualify for a range of Treasury Management Services products and services. Additional fees apply.

Treasury Management service options include:

- Business NetBanking – our online banking service includes activity and balance reporting, statement download and more
- Payable solutions such as Wire Transfer and ACH origination and Controlled Disbursement Checking Accounts
- Receivables solutions such as Lockbox, Remote Deposit and Vault Services
- Fraud Mitigation solutions with ACH Positive Pay and Check Positive Pay
- Liquidity Management solutions including Zero Balance Accounts and Sweep Services

For details on our Treasury Management product offering and pricing, please contact your Account Officer.

