



# 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 Services fees may apply.

Analyzed Business Checking	Fees
Account maintenance	\$33.00 per account
Checks Paid	\$0.25 per item
Account closed within 90 days of opening	\$25.00
Dormant Account Fee	\$5 month, max \$60 annually
Check Printing Fees	varies
Check Cashing for non-clients	\$5.00 per check
Stop Payment	\$15.00
Electronic Credits (includes ACH credits received)	\$0.50 per item
Electronic Debits (includes ACH debits received)	\$0.50 per item
Deposits	\$2.00 per deposit
Deposited Items	\$0.15 per item
Deposit Return Item	\$8.00 per item
Foreign Check Deposit	\$3.00 per item
Foreign Draft	\$30.00
Overdrafts	\$50.00 per paid or returned item
Negative collected balance fee	Prime +3%
Deposit Service Fee	0.1330 per \$1,000 in Average Ledger Balance
Wire Transfer, Incoming Domestic	\$10.00 per item
Wire Transfer, Incoming International	\$15.00
Wire Transfer, Outgoing Domestic	\$25.00
Wire Transfer, Outgoing International	\$30.00
Audit Confirmations/Credit Verifications	\$10.00 per request
Account Research	\$25 per half hour, \$25 minimum
IRS Levy, Citation, Subpoena or Garnishments	\$175.00

### Additional Services:

Analyzed Business Checking accounts qualify for full access to a range of products and services from our Treasury Management suite of products. Additional fees apply.

- Business NetBanking - our online banking service
- Payable Solutions such as Positive Pay, ACH Origination and Controlled Disbursements
- Receivables Solutions such as Lockbox, Remote Deposit and Vault Services
- Fraud Prevention with ACH and Check Positive Pay
- Liquidity Management including Zero Balance Accounts and Sweep Services

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