

2022 Business Account Fee Structure

Basic Business Checking

Up to 20 deposited items per month.....FREE
 Items exceeding monthly max.....\$0.25/item
 Up to \$1,000 in currency transactions per month....FREE
 Currency transactions exceeding \$1,000/month.....1%

Business Advantage Checking

Up to 80 deposited items per month.....FREE
 Items exceeding monthly max.....\$0.15/item
 Up to \$10,000 in currency transactions per month..FREE
 Currency transactions exceeding \$10,000/month...0.9%
 Fee waived on avg daily balance of \$10,0000.....\$10.00

Business Optimum Checking

Up to 200 deposited items per month.....FREE
 Items exceeding monthly max.....\$0.10 per item
 Up to \$25,000 in currency transactions per month..FREE
 Currency deposits exceeding \$25,000 per month...0.75%
 Fee waived on avg daily balance of \$25,000.....\$25.00

Per Deposit Correction.....\$5.00
 Per Draft Charge.....\$1.00
 Per Bulk Deposit over monthly minimum.....\$5.00
 Per Change Order.....\$20.00
 Sweep Charge.....up to \$3.00
 Per Statement Copy.....\$3.00
 Account Print.....\$1.00
 Per Check Copy.....\$1.00
 Primary Check.....\$10.00
 Wire Xfer Out.....\$35.00
 Overdraft Xfer.....up to \$5.00
 OD Privilege w/fee.....\$500.00/\$1,000.00
 ACH Origination.....\$3.00

ATM and Card Fees:

Debit/Atm Card.....Free
 Mainstreet ATM Withdrawal.....Free
 Non-Mainstreet ATM Withdrawal.....\$1.00
 Replacement Cards.....\$5.00

Online Banking Fees:

Online/Phone Access/Bill Payer.....Free
 Loan Payments by Web (outside).....\$7.00
 Loan Payments by phone(outside).....\$12.00

Other Fees:

Returned Deposit.....\$10.00
 Stop Payment.....\$20.00
 Statement Balancing.....\$20.00/Hour
 Wire Xfer In.....Free
 Subject to Fee Cap.....No
 Cashier's Check.....\$2.00
 Money Order.....\$2.00
 Research/Reconcilement.....\$20.00/Hour
 Non-Sufficient Funds.....\$27.50
 Overdraft Privilege.....\$27.50
 Garnishment/Lien Admin.....\$15.00
 Item Coll-Domestic/Foreign.....\$10.00/\$20.00
 Dormant Account.....\$5.00
 Escheatment.....\$50.00
 Collections.....\$15.00