

2024 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 \$10,000.....\$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