

**2021 Business Account Fee Structure**

**Basic Business Checking**

Up to 40 deposited items per month.....FREE  
 Transactions exceeding monthly max.....\$0.50 per item  
 Up to \$1,000 in currency transactions per month....FREE  
 Currency deposits exceeding \$1,000 per month.....1%

**Business Advantage Checking**

Up to 80 deposited items per month.....FREE  
 Transactions exceeding monthly max.....\$0.15 per item  
 Up to \$5,000 in currency transactions per month....FREE  
 Currency deposits exceeding \$5,000 per month.....0.9%  
 Fee waived on avg daily balance of \$5,0000.....\$10.00

**Business Optimum Checking**

Up to 200 deposited items per month.....FREE  
 Transactions 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%

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