



BUSINESS FEE SCHEDULE

Effective January 1, 2026

Bolded items highlight changes made since the October 27, 2025 fee schedule was last distributed.

GENERAL FEES - APPLICABLE TO ALL BUSINESS ACCOUNTS

Account Closing Fee (account closed within 90 days of opening)	\$25.00
Account Inactivity Fee (monthly fee applicable after 18 months of inactivity)	\$5.00
ATM/Debit Card Replacement Fee	\$20.00
ATM/Debit Card Expedited Fee	\$40.00
Bank Check	\$5.00
Bank Money Order	\$2.00
Collection Item - Foreign (Canadian)	\$20.00
Collection Item - Foreign (Non-Canadian)	\$50.00
Levy Fee	\$75.00
Lock Box Service (pass-through charge through third-party vendor)	Varies
Privately Owned ATM Application Fee	\$250.00
Privately Owned ATM Regulatory Review Fee	\$100.00
Research (hourly fee; 15 minute minimum charge of \$10.00)	\$40.00
Returned Mail Special Handling Fee (per month, per account)	\$5.00

BUSINESS ONLINE BANKING

	FREE
Bill Pay Stop Payment	\$30.00
Expedited Bill Pay	\$25.00

BUSINESS CHECKING AND BUSINESS SELECT CHECKING FEES

Electronic Funds Transfer (per transaction)	\$2.00
ACH Origination Model	\$35.00
Investment Sweep Account Fee	\$125.00
Line of Credit Sweep Fee	\$175.00
Remote Deposit Capture Machine Rental (monthly fee)	\$15.00
Remote Deposit Service Fee (monthly fee)	\$35.00
Positive Pay (monthly fee)	\$40.00
Stop Payment Fee	\$30.00
Non-Sufficient Fees/Overdraft Fees*	\$30.00
Wire Origination (through Business Electronic Banking)	
Domestic Wire Fee (per wire)	\$15.00
International Wire (US currency)	\$25.00
International Wire (foreign currency)	\$50.00
Wire Transfer Fees (in branch)	
Wire Transfer Outgoing (Domestic)	\$25.00
Wire Transfer Outgoing (International)	\$50.00
Wire Transfer Incoming (Domestic) (applicable to Business Checking only)	\$15.00
Wire Transfer Incoming (International)	\$50.00
Zero Balance Account (per account)	\$10.00

COMMERCIAL CHECKING ACCOUNT ANALYSIS FEES

Service Charge (Monthly)	\$12.00
Checks Cashed	\$0.22
Checks Paid	\$0.22
Deposits	\$0.22
ON-US Items Deposited	\$0.22
Local Items Deposited	\$0.22
Foreign Items Deposited	\$0.22
Government Items	\$0.22
Cash Deposits	FREE
ATM Debits/Credits	FREE
NSF/OD Charges*	\$30.00
Return Checks	\$30.00
Stop Payments	\$30.00
ZBA Maint-Master	\$10.00
ZBA Maint-Sub-Acct	\$10.00
Line of Credit Sweep Fee	\$175.00
Target Balance Account Maintenance	\$125.00
Branch Coin and/or Currency Order	\$125.00
ACH Fees	
General ACH Maint	\$35.00
ACH and Payee Postive Pay	\$40.00
ACH Credits	\$0.22
ACH Debits	\$0.22
ACH Notice of Change - Debit & Credit	\$10.00
ACH Originated-CTX	\$0.11
ACH Origination Credits	\$0.11
ACH Origination Debits	\$0.11
ACH Return Item-Credits	\$10.00
ACH Return Item-Debits	\$10.00
ACH Return Origination Credit - Unauthorized	\$10.00
ACH Return Origination Debit - Unauthorized	\$10.00
eWire Fees	
Incoming eWire Domestic	\$15.00
Incoming eWire International	\$25.00
Outgoing eWire Domestic	\$15.00
Outgoing eWire International	\$25.00
Remote Deposit Capture Fees	
DLM Remote Deposit Capture Maintenance Fee	\$50.00
DLM-Remote Capture Foreign Items	\$0.11
DLM-Remote Capture Items -Gov't	\$0.11
DLM-Remote Capture Items -On-Us	\$0.11
DLM-Remote Capture Local Items	\$0.11
ARPPA Account Reconciliation	\$60.00
EDI Report Download	FREE
External Funds Transfer	\$2.00

Bill Pay Uncollected	\$30.00
Bill Pay Expedited Payment	\$25.00
Bill Pay Stop Payment	\$30.00
Bill Pay NSF	\$30.00
Bill Payment Check Copy	\$15.00
Quickbooks Downloads	FREE
Quicken Downloads	FREE
Special Report Download	\$1.00
Wholesale Lockbox Service	Varies

*These fees are charged when an item is presented and/or represented by check, in person withdrawal, ATM withdrawal, or other electronic means and you do not have sufficient Overdraft Protection Services.