

Business Service Fee Schedule

Business Analyzed Account Fees	All Business Checking Accounts	Banking Service Fees
<p>Earnings are credited on the collected balances in the account to offset all or a portion of the monthly checking fees.</p>	<p>Applicable to all business checking accounts Business Analyzed Checking Accounts may use compensating balances to offset these fees.</p>	<p>Applicable to all business checking accounts.</p>
<p>Activity Analysis Charges</p> <p>Monthly Account Fee..... \$ 22.00 Checks Paid..... \$.19 Deposits Processed..... \$ 1.50 Deposit Corrections..... \$ 5.00 FDIC Insurance..... At Cost</p>	<p>Business Private Access 24-Hour Online Banking</p> <p>Online Banking..... Included Online Bill Pay Monthly Access..... \$ 10.00</p>	<p>Legal Processes- Each Occurrence</p> <p>Garnishments/Attachments/Levies.... \$ 75.00 Account Research or Reconciliation (each per hour)..... \$ 35.00</p>
<p>Sweep Investment Account</p> <p>Monthly Account Fee..... \$100.00</p>	<p>Quicken®/Quickbooks®/MS Money® Downloads</p> <p>Access Fee (monthly)..... \$ 10.00 Download Fee (monthly)..... \$ 10.00</p>	<p>Cashier's Checks</p> <p>Clients..... \$ 7.00 Non-Clients..... \$ 15.00 Foreign Drafts..... \$ 25.00 Returned Deposit Item..... \$ 10.00</p>
<p>Checks Deposited- Each Occurrence</p> <p>On US..... \$.10 Clearing House..... \$.10 Local City-RCPC..... \$.10 Non Local City-RCPC..... \$.10 Out of District..... \$.10</p>	<p>Currency Services</p> <p>Currency Deposit (per \$1000)..... \$ 1.25 Currency Furnished (per \$1000).... \$ 1.25 Rolled Coin Provided (per roll)..... \$.10</p>	<p>Insufficient Funds</p> <p>Item Paid..... \$ 30.00 Item Returned..... \$ 30.00 Interest Rate..... 18.00%</p>
<p>Returned Checks- Each Occurrence</p> <p>Charge Back..... \$ 5.00 Re-Deposit..... \$ 5.00</p>	<p>Wire Transfers- Each Occurrence</p> <p>International- Outgoing..... \$ 35.00 International- Incoming..... \$ 15.00 Domestic- Outgoing..... \$ 35.00 Domestic- Incoming..... \$ 15.00 Domestic- Outgoing (online)..... \$ 8.00 Tracer..... \$ 10.00</p>	<p>Stop Payments</p> <p>Check..... \$ 22.50 Preauthorized Transfer (non-ACH).... \$ 15.00</p>
<p>Checking & Online ACH Services- Each Occurrence</p> <p>ACH Origination Setup..... \$ 75.00 ACH Change Fee..... \$ 15.00 Credit Transactions..... \$.09 Debit Transactions..... \$.09 Online Monthly Fees..... \$ 50.00</p>	<p>Collection Items- Each Occurrence Plus Costs</p> <p>Incoming/Outgoing..... \$ 20.00 International..... \$ 30.00</p>	<p>Other Services</p> <p>Person-to-Person Telephone Transfers. \$ 5.00 Large Return Notifications..... \$ 15.00 Check Printing Charges..... Varies Endorsement Guarantee..... \$ 15.00 Closed Account Within 90 Days (each)..... \$ 20.00 Dormant Account Notice..... \$ 2.00 Escheatment Notice..... \$ 5.00 References/Credit Verifications..... \$ 15.00 Excessive Reg D Withdrawals From Money Market Accounts..... \$ 20.00</p>
<p>ESSENTIAL BUSINESS CHECKING & BUSINESS INTEREST CHECKING FEES</p>	<p>Nightly Depository Services</p> <p>Annual Charge..... \$ 30.00 Bag Purchase..... \$ 30.00 Night Deposit Received..... No Charge Key Deposit..... No Charge</p>	
<p>Excess Activity Fee</p> <p>Checks Written..... \$.20 Deposits..... \$.20 Debits/Credits..... \$.20 ATM Transactions..... \$ 2.00</p>	<p>Delivery/Courier Services</p> <p>Armored Car/Courier..... Cost Plus 10%</p>	
	<p>Remote Deposit Capture Services</p> <p>Setup Fee..... Varies Monthly Network Access Fee..... \$ 60.00</p>	