



BUSINESS FEE SCHEDULE

Stated fees are in addition to regular monthly service fees. The following apply to your account each month or per occurrence. This list is current as of the date of this publication.*

Account Reconciliation.....	\$80.00/month full \$50.00/month partial \$0.10/per item
Analysis Fee	\$15.00/month
Bulk Coin (per bag)	\$5.00
Cash Concentration	\$50.00/set-up fee \$20.00/per module \$10.00/each sub account
CD ROM	\$30.00/month per CD \$10.00/month postage
Commercial Analysis	\$15.00/month per account
Controlled Disbursement	\$100.00/month \$65.00/month notification option
Deposited Item Returned (per individual item)	\$5.00
Dormant Charge (no activity for 12 straight months)	\$5.00/month
Downloads (Quicken® or Quickbooks®)	\$8.95/month
Early Closing Fee (if account is closed within 90 days of opening)	\$15.00
Garnishment	\$50.00
Internet Banking	
· Basic Internet Banking	No Charge
· Bill Pay	\$4.50/month
· Premium Internet Banking	\$25.00/month
· Sweep, Account to Account Transfers, Basic ACH Orig, Electronic Federal Tax Payment System	\$10.00/month each
· ACH Payroll Direct Deposit	\$25.00/per account/per file
IRA Transfer Fee (outgoing)	\$25.00
Night Deposit Bag Purchased	\$20.00
· Usage (per bag dropped)	\$1.50
Non-Sufficient Funds Item (each)	\$30.00
Official Checks (each)	\$5.00

SCHEDULE OF FEES

Positive Pay	\$20.00/month each
· Checks & ACH	\$0.20 per item
Remote Deposit Capture	\$50.00/month
· Equipment Cost	Contact your local office
Research (per hour)	\$25.00
Safe Deposit Box Fees:**	
· Small:	\$45.00/year
· Medium:	\$65.00/year
· Large:	\$85.00/year
· Lost Key	\$20.00
· Drilling Box (\$50.00 minimum)	COST
Statement Reconciliation (per hour)	\$25.00
Stop Payment (per stop)	\$25.00
Sweep (Overnight Investment or Line of Credit)	\$75.00/month
Tax Lien or Levy	\$50.00
Transaction Charges (per transaction)	
· Coin per roll-deposited or purchased	\$0.08
· Currency per strap-deposited or purchased	\$0.75
· Checks Written (cleared)	\$0.18
· Deposit (per ticket)	\$0.43
· ACH Debit or Credit (per item)	\$0.10
· Deposited Items (per individual item)	
· In-State	\$0.10
· Out-of-State	\$0.12
Uncollected Funds	WSJ Prime Rate + 3%***
Wire Transfers:	
· Incoming	\$12.00
· Domestic Outgoing	\$15.00
· Foreign Outgoing	\$40.00
Zero Balance Accounts	\$20.00/month master account
	\$10.00/month sub account

* Please check your account disclosures or with your local office for a current schedule of related fees.

** Based on availability.

*** This rate will be based upon the Wall Street Journal Prime rate plus 3.00%.