

Analyzed Commercial Banking Fee Schedule

Account Analysis and Treasury Management Fees

As of August 2025

Commercial Account Services

Account Analysis Maintenance Fee	Per Account	\$25.00
Deposit Assessment	Per \$1,000	\$0.12

Deposit Services

ACH Block	Per Account	\$20.00
Account Transfer - Manual	Per Occurrence	\$12.00
Agency Fee	Per Request	\$15,000.00
Agency Per State	Per Request	\$5,000.00
Cashiers Check	Per Item	\$10.00
Cashiers Check - Domestic Processing	Per Occurrence	\$59.00
Cashiers Check - International Processing	Per Occurrence	\$76.00
Check Copies (per copy)	Per Item	\$5.00
Check Ordering	Per Occurrence	Price Varies
Checks Paid	Per Item	\$0.15
Compliance Monitoring	Per Occurrence	\$5,000.00
Custom Implementation Fee	Per Occurrence	Price Varies
Dedicated RTN Monthly	Per Request	\$15,000.00
Deposit Account Control Agreement Implementation Fee	Per Agreement	\$250.00
Deposit Account Control Agreement Legal Review	Per Agreement	\$500.00
Deposit Collateral Fee	Per Occurrence	Price Varies
Items Deposited	Per Item	\$0.11

Items Deposited - On Us	Per Item	\$0.09
Deposits Processed – OTC	Per Item	\$1.00
Duplicate Statement	Per Statement	\$10.00
Electronic Credits	Per Item	\$0.18
Electronic Debits	Per Item	\$0.18
Escrow Agreement Fee	Per Agreement	\$2,500.00
Interest Paid	Per Month	Price Varies
Legal Process	Per Occurrence	\$100.00
Negative Balance Charge	APY	10%
Overdraft/NSF Fee	Per Item	\$30.00
Paper Statements	Per Statement	\$5.00
Program Management Fee	Per Request	\$20,000.00
Research	Per Hour	\$35.00
Returned Deposited Items	Per Item	\$10.00
Redeposited Returned item	Per Item	\$10.00
ACH Returns	Per Item	\$1.00
Stop Payment	Per Item	\$20.00
Transaction at Foreign Terminal	Per Item	No Charge
Third Party Integration Billing	Per Invoice	Varies
Vendor Payments	Per Invoice	Price Varies
Verification of Deposit	Per Request	\$35.00
Wire – Drawdown Request (Manual)	Per Occurrence	\$15.00
Wire Incoming Domestic	Per Item	\$5.00
Wire – Notification (E-mail)	Per Item	\$0.00
Wire Outgoing Domestic – Manual	1 Wire (Per Item)	\$50.00
	2-5 Wires (Per Item)	\$75.00
	>5 Wires (Per Item)	\$100.00
Wire Outgoing International – Manual (USD)	Per Item	\$50.00

Online Banking Services

Account Management

Account Transfers	Per Item	No Charge
Stop Payment	Per Item	\$20.00

ACH Origination

ACH Origination (per item)	Per Item	\$0.06
ACH Batch Processing	Per Batch	\$1.00
ACH Same Day Items	Per Item	\$0.07
ACH Sunday Processing Fee per month	Per Relationship	\$500.00

Commercial Check Print

0 - 4,999	Per Item	\$1.25
5,000 - 9,999	Per Item	\$1.20
10,000+	Per Item	\$1.15

Positive Pay - Check

Positive Pay Check - Per Issue/Void	Per Item	\$0.10
Positive Pay Check - Exception	Per Item	\$5.00
Reverse Positive Pay Monthly Maintenance	Per Account	\$20.00

Positive Pay - ACH

ACH Positive Pay Monthly Maintenance	Per Account	\$20.00
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Wire Transfers

Outgoing Wire Online Domestic	Per Item	\$9.00
Outgoing Wire Online International (USD)	Per Item	\$25.00
Outgoing Wire Online International (FX)	Per Item	\$23.00

Image Cash Letter

Monthly Maintenance	Per Relationship	\$100.00
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Image Services

Statement CD-Rom w/ Cleared Check Images	Per CD-Rom	\$35.00
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Integration Technology

Account Opening API	Per Relationship	\$150.00
Account Closing API	Per Relationship	\$150.00
Account Transfer API	Per Relationship	\$150.00
Balance Inquiry API	Per Relationship	\$150.00
Paid Check Image API	Per Relationship	\$150.00
Prior Day Information Reporting API	Per Relationship	\$150.00
Statement Image API	Per Relationship	\$150.00
Stop Payment API	Per Relationship	\$150.00
Wire Origination API	Per Relationship	\$150.00
Wire Reporting API	Per Relationship	\$150.00
Statement Image File	Per Relationship	\$150.00
Current Day Check Image	Per Relationship	\$150.00
Current Day Wire Reporting File	Per Relationship	\$150.00
Current Day Information Reporting File	Per Relationship	\$150.00
Deposit Return Check Image File	Per Relationship	\$150.00
Prior Day Information Reporting File (Max \$150)	Per File	\$5.00
Paid Check Image File	Per Relationship	\$150.00
Return Check Image File	Per Relationship	\$150.00
Wire Outgoing Domestic - SWIFT	Per Item	\$9.00
Current Day Information Reporting - SWIFT	Per Relationship	\$50.00
Prior Day Information Reporting - SWIFT	Per Relationship	\$50.00

Lockbox Services

Lockbox Monthly Maintenance	Per Invoice	Cost + 20%
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Cash Vault Services

Cash Deliveries Monthly Maintenance	Per Invoice	Cost + 20%
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Remote Deposit Capture

RDC Scanner - Single Feed (monthly)	Per Scanner	\$45.00
RDC Scanner - Multi Feed (monthly)	Per Scanner	\$65.00
RDC Scanner - Non Amortized (one time fee)	Per Scanner	Price Varies
RDC Deposit	Per Deposit	\$1.00

ZBA Services

Zero Balance Master Monthly Mnt.	Per Relationship	\$30.00
Zero Balance Sub Monthly Mnt.	Per Account	\$20.00
Loan Sweep Monthly Maintenance	Per Relationship	Price Varies

DISCLAIMER: The following represents standard fees and may not represent additional fees that may be charged based on service add-ons, industry specific services or customs, or price exceptions. Those services are negotiated separately and may be subject to other written agreements with us. Certain fees may also change without specific notice to you. Please refer to the Treasury Management Services Agreement for additional information regarding fees.

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