

Analyzed Small Business Banking Fee Schedule

Account Analysis and Treasury Management Fees

As of May 2026

Commercial Account Services

Small Business TM Maintenance (first account free)	Per Account	\$25.00
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Deposit Services

Cashier's Check	Per Item	\$10.00
Checks Paid	Per Item	No Charge
Electronic Credits	Per Item	No Charge
Electronic Debits	Per Item	No Charge
FedNow – Incoming Payment	Per Item	\$0.40
FedNow – Returned Credit	Per Item	\$5.00
FedNow – Returned Payment	Per Item	\$2.50
Interest Paid	Per Month	Price Varies
Items Deposited	Per Item	No Charge
Items Deposited – On Us	Per Item	No Charge
NSF Fees	Per Item	\$25.00
Returned Deposited Item	Per Item	\$10.00
RTP – Incoming Payment	Per Item	\$0.40
RTP – Returned Credit	Per Item	\$5.00
RTP – Returned Payment	Per Item	\$2.50
Stop Payment (first item free)	Per Item	\$15.00
Wire Incoming Domestic	Per Item	No Charge
Wire Incoming International	Per Item	No Charge
Wire Outgoing Domestic – Manual	Per Item	\$35.00
Wire Outgoing International – Manual (USD)	Per Item	\$75.00

Online Banking Services

Account Management

Security Token (New & Replacements)	Per Token	\$50.00
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ACH Origination

ACH Origination	0-15 (Per Item)	No Charge
	>15 (Per Item)	\$1.00
ACH Batch Processing	Per Batch	\$1.00
ACH Returned Items	Per Item	\$1.00
ACH Same Day Items	Per Item	\$1.50

Instant Payments

FedNow – Outgoing Payment	Per Item	\$2.00
RTP – Outgoing Payment	Per Item	\$2.00

Positive Pay – Check

Positive Pay Check Exception (first two items free)	Per Item	\$7.00
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

Wire Outgoing Domestic (first two wires free)	Per Item	\$15.00
Wire Outgoing International (USD) (first wire free)	Per Item	\$50.00

Smart Pay Express

Smart Pay Express	Per Relationship	\$50.00
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Remote Deposit Capture

RDC Deposit	Per Deposit	No Charge
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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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