

Treasury Management Services

Small Business Banking



Online Banking

Information Reporting

- ✓ Prior day and current day reporting
- ✓ ACH return and notification of change
- ✓ Incoming ACH EDI reports
- ✓ Incoming and outgoing wire reporting
- ✓ Deposit and account analysis statements
- ✓ Paid check images
- ✓ Deposited item images
- ✓ Transaction and event alerts

Account Transfers

- ✓ Single/recurring transfers

Stop Payments

- ✓ Single and range stop payments available

Online Wires

- ✓ Dual wire approval required (initiator/approver)
- ✓ Repetitive wire templates

ACH Credit Origination (Payments)

- ✓ Dual approval required (initiator/approver)
- ✓ Single/recurring payment templates

Check Positive Pay (Fraud Prevention)

- ✓ Reverse positive pay

Business Bill Pay

- ✓ Dual approval available (initiator/approver)
- ✓ Single/recurring payment via check/ACH
- ✓ 90-day stale date check policy (printed on every check)

Mobile Check Deposit

- ✓ Single/multi-check deposit per session

Cutoff Times

Account Transfers 10:00 p.m. PT
ACH Origination 6:00 p.m. PT
Same Day ACH 12:00 p.m. PT
Bill Pay 12:00 p.m. PT
Check Positive Pay 11:00 a.m. PT Exception Decisioning 7:00 p.m. PT Uploading Issued Checks
Remote & Mobile Deposit Capture 8:00 p.m. PT
Online Wires 2:30 p.m. PT
FX Wires 1:00 p.m. PT

Package Pricing (via Account Analysis)

Description	Included	Overage
Monthly Account Maintenance	First Account Free	\$25
Online Stop Payments	First Free	\$15
NSF Item	-	\$25
Cashier's Check	-	\$10
Manual Domestic Wire	-	\$35
Manual International Wire	-	\$75
Online Domestic Wire	First 2 Free	\$15
Online International Wire	First Intl Wire Free	\$50
Check Positive Pay	First 2 Exceptions Free	\$7
Reverse Positive Pay	-	\$20
ACH Payments	First 15 Payments Free	-
	Payments 16+	\$1 + \$1 Batch Fee
Same-Day ACH Payments	-	\$1.50 + \$1 Batch Fee
Returned Deposited Item	-	\$10

- Fees are billed on or about every 15th of the following month as one lump sum for all previous monthly activity
- Breakdown of fees are available via monthly Account Analysis Statements
- Package is not Earnings Credit Rate (ECR) eligible

Service Limits (Standard)

	Daily \$ (max)	Per Item \$ (max)
Online Wires	\$100K	\$100K
ACH Credit Origination	\$100K	\$100K
Mobile Check Deposit	\$25K	\$25K

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