

Commercial Checking Account Fees

Effective January 1, 2024

Business Service Fees	Fee Amount	When Is the Fee Charged?
Originated ACH Credit	\$0.35	Per item.
Originated ACH Debit	\$0.35	Per item.
ACH Return	\$10.00	Per ACH returned item.
Account Reconciliation Module	\$30.00	Per month for use of Account Reconciliation Module with positive pay service.
Auto Load Module	\$20.00	Per month for use of Auto Load Module with positive pay service.
ACH Module	\$30.00	Per month for use of originating ACH transactions with online banking.
Cleared Item	\$0.30	Per item.
Daily Negative Uncollected Balance	WSJ Prime+ 4.00%	Per day.
Depositing Coins per Roll	\$0.0800	Per roll.
Depositing Coins per \$1.00	\$0.0012	Per \$1.00
Depositing Coins per \$100.00	\$0.12	Per \$100.00
Depositing Coins per \$1,000.00	\$0.85	Per \$1,000.00
Depositing Currency per Standard Strap	\$0.25	Per strap.
Depositing Currency per \$1.00	\$0.0010	Per \$1.00
Depositing Currency per \$100.00	\$0.075	Per \$100.00
Depositing Currency per \$1,000.00	\$0.70	Per \$1,000
Line of Credit Sweep	\$260.00	Per month for automatic line-of-credit / operating account balance sweep service, regardless of the number of sweeps during the month.
Mailed Statement	\$5.00	Per month.
Mobile Deposit Service	\$15.00	Per month for Mobile Deposit for Business app.
Mobile Deposit	\$0.35	Per deposit item.
Money Market Sweep	\$75.00	Per month for automatic money market / operating account balance sweep service, regardless of the number of sweeps during the month. (Regulation D transaction limitations apply.)
Outgoing Domestic Wire – Online	\$35.00	Per wire processed through Online Banking.
Outgoing International Wire – Online	\$45.00	Per wire processed through Online Banking.
Positive Pay	\$100.00	Per month when using positive pay service for check only or for both ACH and check. Maximum of 2 accounts included.

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Positive Pay – 3+ accounts	\$15.00	Additional charge per account per month for each account over 2 when using positive pay service for check only or for both ACH and check.
Positive Pay – ACH only	\$60.00	Per month when using positive pay service for ACH only. Maximum of 2 accounts included.
Positive Pay – ACH only – 3+ accounts	\$15.00	Additional charge per account per month for each account over 2 when using positive pay service for ACH only.
Purchasing Coins per Roll	\$0.0800	Per roll.
Purchasing Coins per \$1.00	\$0.0012	Per \$1.00
Purchasing Coins per \$100.00	\$0.12	Per \$100.00
Purchasing Coins per \$1000.00	\$0.85	Per \$1000.00
Purchasing Currency per Strap	\$0.35	Per strap.
Purchasing Currency per \$1.00	\$0.0012	Per \$1.00
Purchasing Currency per \$100.00	\$0.12	Per \$100.00
Purchasing Currency per \$1000.00	\$0.85	Per \$1000.00
RDC Monthly Service	\$75.00	Per machine.
RDC Per Deposit Item	\$0.35	Per deposit item using remote deposit capture.
Same Day ACH File	\$4.00	Per ACH payment batch submitted for same day processing/settlement.
Standard ACH File	\$4.00	Per ACH payment batch submitted for standard next day processing/settlement.
Wire Module	\$30.00	Per month for use of originating wire transfers with online banking.

* NSF/UCF Fees and ATM fees are not subject to business earnings credit