Simply Business & Business Checking Account Fees

Effective January 1, 2023

Business Service Fees	Fee Amount	When Is the Fee Charged?
Originated ACH Credit	$0.30	Per item.
Originated ACH Debit	$0.30	Per item.
ACH Return	$8.00	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 (Simply Business)	$0.40	Per item in excess of 100 during a statement cycle.
Cleared Item (Business Checking)	$0.40	Per item in excess of 250 during a statement cycle. (*First 250 items charged at $0.25 per item during a statement cycle.*)
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	$225.00	Per month for automatic line-of-credit / operating account balance sweep service, regardless of the number of sweeps during the month.
Mobile Deposit Service	$15.00	Per month for Mobile Deposit for Business app.
Mobile Deposit	$0.30	Per deposit item.
Money Market Sweep	$60.00	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	$30.00	Per wire processed through Online Banking.
Outgoing International Wire - Online	$45.00	Per wire processed through Online Banking.
Positive Pay	$75.00	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	$45.00	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 – 1 – 2 accounts	$45.00	Per single feed machine per month for 1-2 accounts using remote deposit capture.
RDC – 3 – 4 accounts	$65.00	Per single feed machine per month for 3-4 accounts using remote deposit capture.
RDC – 5+ accounts	$90.00	Per single feed machine per month for 5 or more accounts using remote deposit capture.
RDC – Multi-Feed – 1 – 2 accounts	$60.00	Per multi-feed machine per month for 1-2 accounts using remote deposit capture.
RDC – Multi-Feed – 3 – 4 accounts	$80.00	Per multi-feed machine per month for 3-4 accounts using remote deposit capture.
RDC – Multi-Feed – 5+ accounts	$105.00	Per multi-feed machine per month for 5 or more accounts using remote deposit capture.
RDC Per Deposit Item	$0.30	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.

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