

# Simply Business & Business 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 (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.
Mailed Statement	\$5.00	Per month for Business Checking accounts.
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.

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<b>Positive Pay</b>	\$100.00	Per month when using positive pay service for check only or for both ACH and check. Maximum of 2 accounts included.
<b>Positive Pay – 3+ accounts</b>	\$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.
<b>Positive Pay – ACH only</b>	\$60.00	Per month when using positive pay service for ACH only. Maximum of 2 accounts included.
<b>Positive Pay – ACH only – 3+ accounts</b>	\$15.00	Additional charge per account per month for each account over 2 when using positive pay service for ACH only.
<b>Purchasing Coins per Roll</b>	\$0.0800	Per roll.
<b>Purchasing Coins per \$1.00</b>	\$0.0012	Per \$1.00
<b>Purchasing Coins per \$100.00</b>	\$0.12	Per \$100.00
<b>Purchasing Coins per \$1000.00</b>	\$0.85	Per \$1000.00
<b>Purchasing Currency per Strap</b>	\$0.35	Per strap.
<b>Purchasing Currency per \$1.00</b>	\$0.0012	Per \$1.00
<b>Purchasing Currency per \$100.00</b>	\$0.12	Per \$100.00
<b>Purchasing Currency per \$1000.00</b>	\$0.85	Per \$1000.00
<b>RDC – 1– 2 accounts</b>	\$45.00	Per single feed machine per month for 1-2 accounts using remote deposit capture.
<b>RDC – 3 – 4 accounts</b>	\$65.00	Per single feed machine per month for 3-4 accounts using remote deposit capture.
<b>RDC – 5+ accounts</b>	\$90.00	Per single feed machine per month for 5 or more accounts using remote deposit capture.
<b>RDC – Multi-Feed – 1 – 2 accounts</b>	\$60.00	Per multi-feed machine per month for 1-2 accounts using remote deposit capture.
<b>RDC – Multi-Feed – 3 – 4 accounts</b>	\$80.00	Per multi-feed machine per month for 3-4 accounts using remote deposit capture.
<b>RDC – Multi-Feed – 5+ accounts</b>	\$105.00	Per multi-feed machine per month for 5 or more accounts using remote deposit capture.
<b>RDC Per Deposit Item</b>	\$0.35	Per deposit item using remote deposit capture.
<b>Same Day ACH File</b>	\$4.00	Per ACH payment batch submitted for same day processing/settlement.
<b>Standard ACH File</b>	\$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