



BUSINESS FEE SCHEDULE
Effective January 2, 2023

		Fee
Analysis Checking Account		
Minimum To Open		\$100.00
Monthly Maintenance Fee	Per Month	\$15.00
Deposit Item Fee	Per Item	\$0.30
Per Item in Deposit Fee	Per Item	\$0.15
Per Check Written Fee	Per Item	\$0.20
Per ACH Debit	Per Item	\$0.17
Per ACH Credit	Per Item	\$0.17
Coin and Currency Charge	per \$1,000 deposit and/or withdraw	\$0.60
Money Service Business Account (MSB)		
Minimum To Open		\$100.00
Monthly Maintenance Fee	Per Month	\$395.00
Deposit Item Fee	Per Item	\$1.00
Per Item in Deposit Fee	Per Item	\$0.75
Per Check Written	Per Item	\$1.00
Per ACH Debit	Per Item	\$0.75
Per ACH Credit	Per Item	\$0.75
Coin and Currency Charge	per \$1,000 deposit and/or withdraw	\$1.00
Business 250 Checking		
Minimum To Open		\$100.00
Daily Minimum Balance Fee	Per Month	Free
Per Item Excess Fee	<ul style="list-style-type: none"> • First 250 combined items* • Debits, Credits and Items Deposited Fee (over 250)* 	Free \$0.50 Per Item
Coin and Currency Charge	<ul style="list-style-type: none"> • Coin and currency \$10,000 or less • Coin and currency greater than \$10,000 	Free \$0.75 per \$1,000
Business 500 Checking		
Minimum To Open		\$100.00
Daily Minimum Balance Fee	Daily Minimum Balance Fee can be waived with one of the following: <ul style="list-style-type: none"> • \$10,000 minimum average daily balance • \$15,000 combined in checking, savings and/or MMA account(s) • \$50,000 outstanding business loan balance 	\$25.00
Per Item Excess Fee	<ul style="list-style-type: none"> • No Charge for the First 500 Combined Items* • Debits, Credits and Items Deposited Fee (over 500)* 	Free \$0.50 Per Item
Coin and Currency Charge	<ul style="list-style-type: none"> • Coin and Currency \$20,000 or less • Coin and Currency greater than \$20,000 	Free \$0.75 Per \$1,000

*items include checks paid, debit and credit memos, deposit tickets, checks deposited, online bill payments, & electronic debits & credits (including debit card transactions)