

Business Accounts Rate and Fee Schedule

Effective Date: September 27, 2024



Account	Minimum Balance*	Dividend Rate**	Annual Percentage Yield
Business Savings	\$5.00	0.05%	0.05%
Business Checking	\$1,500	0.02%	0.02%
Business Advantage Checking	\$2,500	0.05%	0.05%
Community Checking (<i>non-profits/clubs</i>)	\$1,500	n/a	n/a

*Minimum Balance Fee will be charged if the minimum daily balance requirement is not maintained.

**Dividend rates are earned if the minimum balance requirement is maintained.

Schedule of Account Fees

Business Checking:	
Combined Check/ACH transaction fee	First 100 free/month; \$.25 each thereafter
Cash Transactions	First \$5,000 free/month; .2% of total thereafter
Minimum Balance Fee	\$10/month if balance is below \$1,500
Business Advantage Checking:	
Combined Check/ACH transaction fee	First 200 free/month; \$.25 each thereafter
Cash Transactions	First \$10,000 free/month; .2% of total thereafter
Minimum Balance Fee	\$20/month if balance is below \$2,500
Community Checking:	
Combined Check/ACH transaction fee	First 100 free/month; \$.10 each thereafter
Cash Transactions	Free
Minimum Balance Fee	\$5/month if balance is below \$1,500

Service Fees

Courtesy Pay ¹	\$30/item	Deposit Correction Fee	\$15
Debit Courtesy Pay ¹	\$30/item	Locked Bag	\$25/each
Non-sufficient Funds (NSF) Returned Item (Unpaid)	\$0/item	Pay by Card	\$15/payment
ACH Origination Enrollment	\$100	Remote Deposit Capture (RDC) Enrollment	\$100
ACH Origination Monthly	\$25	Remote Deposit Capture (RDC) Monthly	\$35
ACH Origination Per-Item	\$0.12/item	Research/Checkbook Balancing	\$25/hr
Bill Pay Online ²	\$5.95/month	Return Mail Processing (Bad Address)	\$5/month
Card Alternate Mailing (Debit/Visa/ATM)	\$10/address	Statement Copy	3 Free Add'l \$3/each
Card Replacement (Debit/Visa/ATM)	\$5/card	Stop Payments	\$25/check
Card Rush Order (Debit/Visa/ATM)	\$45/card	Subpoena	\$25 Add'l \$.25/page
Canadian Check Processing	\$20.50 Add'l \$5.50/each	Tax/Levy Garnishment	\$50
Check Image Copy	2 free Add'l \$2 each	Third Party Cashier's Check	\$2/each
Coinstar Coin Redemption (free for Community Checking)	15% of total	Wire Transfer Domestic (Outgoing)	\$25/wire
Debit Charge Copy	\$15/copy	Wire Transfer International (Outgoing)	\$75/wire

- Per item fee applies each time a Courtesy Pay or Debit Courtesy Pay item is presented and paid. There is a maximum charge of 4 Courtesy or Debit Courtesy fees per day.
- Online Bill Pay service is free if you pay at least one bill per 30-day cycle. All rates are subject to change.

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