



## Business Accounts Fee Schedule

Effective March 12, 2026

The following fees may be assessed against your account, and the following transaction limitations, if any, will apply to your account.

**MAINTENANCE:**

Membership Entrance Fee .....	\$5.00
Account Activity Printout/Statement Copy .....	\$5.00
Copy of Check Image ( <i>in excess of two per month</i> ) .....	\$3.00
Dormant Account ( <i>per month after 12 months</i> ) .....	\$5.00
Verification of Deposit .....	\$20.00
Garnishment / Levy ( <i>processing fee</i> ) .....	\$75.00

**SIMPLE BUSINESS ACCOUNT:**

Monthly Service Fee .....	\$15.00
<i>Waived with minimum daily balance of \$5,000.</i>	
Per Item Charge .....	\$0.35
<i>For each electronic deposit, check deposited, check paid, or ACH debit or credit in excess of 500 during a month.</i>	
Cash Processed Fee .....	\$0.25
<i>Per each \$100 after a \$20,000 allowance.</i>	
Earned Credit Rate ( <i>per debit card purchase \$25.00 or more</i> ) .....	\$0.20
<i>Credits can be earned to a maximum value of offsetting service charges. Excess credits will not be paid or rolled over.</i>	

**MICRO BUSINESS ACCOUNT:**

Monthly Service Fee .....	\$8.00
<i>Waived with minimum daily balance of \$1,000.</i>	
Per Item Charge .....	\$0.35
<i>For each electronic deposit, check deposited, check paid, or ACH debit or credit in excess of 100 during a month.</i>	
Cash Processed Fee .....	\$0.25
<i>Per each \$100 after a \$5,000 allowance.</i>	
Earned Credit Rate ( <i>per debit card purchase \$25.00 or more</i> ) .....	\$0.20
<i>Credits can be earned to a maximum value of offsetting service charges. Excess credits will not be paid or rolled over.</i>	

**ANALYZED BUSINESS ACCOUNT:**

Monthly Service Fee .....	\$20.00
Per Item Charge .....	\$0.15
<i>For each electronic deposit, check deposited, check paid, or ACH debit or credit.</i>	
Cash Processed Fee ( <i>per \$100 processed</i> ) .....	\$0.25
Earned Credit Rate .....	0.07% Annual Percentage Yield
<i>Credits can be earned to a maximum value of offsetting service charges. Excess credits will not be paid or rolled over.</i>	



**COMMERCIAL SHARE SAVINGS ACCOUNT:**

Excessive Withdrawal (each) **Temporarily waived** ..... \$10.00  
*In excess of six withdrawals per month; excludes ATM or in-branch withdrawals.*

**BUSINESS MONEY MARKET ACCOUNT:**

Money Market, Minimum Balance Fee (per month) ..... \$10.00  
*Assessed when the minimum daily balance falls below \$2,500 at any time.*  
 Excessive Withdrawal (each) **Temporarily waived** ..... \$10.00  
*In excess of six withdrawals per month.*

**CASH MANAGEMENT SERVICES:**

Remote Deposit Capture Monthly Fee ..... \$40.00  
 Per Item ..... \$0.25  
 ACH Origination Monthly Fee ..... \$20.00  
 Per Item ..... \$0.15  
 Positive Pay Monthly Fee (per account) ..... \$50.00

**OVERDRAFT, RETURNED and STOP PAYMENT ITEMS:**

Non-Sufficient Funds Item, paid or unpaid (per presentment) ..... \$35.00  
 Transfer to Cover NSF ..... \$5.00  
 Max Overdraft Access ..... \$35.00  
 Overdraft (maximum charge per day) ..... \$10.00  
 Returned Deposit Item (each) ..... \$20.00  
 ACH Rejected Item Fee ..... \$10.00  
 Stop Payment Item (each) ..... \$30.00  
 Collection Items  
   Domestic ..... \$25.00  
   Foreign ..... \$40.00

**DEBIT CARD FEES:**

Non-Proprietary ATM fee (foreign ATM fee) ..... \$3.00  
 Replacement Debit Card (after one free card per year) ..... \$8.00  
 Expedited Card Request ..... \$100.00

**WIRES, TRANSFERS, and PAYMENTS:**

Wire Transfer (per transaction)  
   Incoming Domestic ..... \$15.00  
   Incoming Foreign ..... \$20.00  
   Outgoing Domestic ..... \$30.00  
   Outgoing Foreign ..... \$45.00  
 Locator Fee Service ..... \$5.00

**ANCILLARY PRODUCTS:**

Cashier's Check (each) ..... \$10.00  
 Notary Fee (per notarization) ..... \$5.00  
 Record Research (per hour; one-hour minimum) ..... \$25.00



**SAFE DEPOSIT BOXES:**

Safety Deposit Boxes <i>(Annual fee, paid in advance)</i>	
2" x 5" .....	\$25.00
3" x 5" .....	\$25.00
5" x 5" .....	\$40.00
3" x 10" .....	\$50.00
5" x 10" .....	\$75.00
5" x 15" .....	\$85.00
10" x 10" .....	\$100.00
15" x 10" .....	\$150.00
Safety Deposit Box Key Fee <i>(refunded if both keys returned at closure)</i> .....	\$15.00

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