



# Business Checking with Interest

This checking account is designed for businesses that want to earn interest on their balances.

- \$12 monthly maintenance fee (*Maintenance fee waived if balance remains over \$6,000 for the entire period of the statement cycle.*)
- Account activity fees:
  - \$0.12 per check/debit item
  - \$0.25 per deposit/credit item
  - \$0.035 per deposited item
- Volume charge of 1% per \$1,000 on deposit
- \$50 minimum opening deposit

<b>Online Business Banking Option</b> .....	\$25/month (One time Set-up fee \$50)
ACH Option.....	\$10/month
ACH Transmittal Fee .....	\$2/file
ACH Items.....	\$0.08/item
Wire Transfer Option .....	\$10/month
Incoming.....	\$10/item
Outgoing Domestic.....	\$10/item
Outgoing International.....	\$30/item
Positive Pay.....	\$10/month
Stop Payment .....	\$12

*Also Includes:*

- Online statements with check images
- Export data effortlessly to financial management applications, including QuickBooks™
- Multiple-user access

*If Online Business Banking Option is not selected, FREE Online Banking is always available.*



## Other Service Fees

Return/Overdraft Check Charge .....	\$25/item
Daily Overdraft Charge ( <i>after 5 days</i> )	
\$500 or less .....	no daily charge
\$500 - \$1,000 .....	\$2/day
\$1,001 - \$5,000 .....	\$5/day
\$5,001 - \$15,000 .....	\$10/day
\$15,000 + .....	\$25/day
Returned Items ( <i>Charge Backs</i> ) .....	\$3/item
Stop Payment .....	\$12
Collection Fee .....	\$16
Wire Transfers	
Incoming .....	\$10/item
Outgoing Domestic .....	\$15/item
Outgoing International .....	\$30/item
Remote Deposit .....	\$45/month
Cost per item .....	\$0.10
Cost per returned item ( <i>upon approval</i> ) .....	\$3/item
Sweep Account .....	\$55/month
Account Reconciliation/Research .....	\$21/hour

## Free Services

- Mobile Check Deposit
- Cashier's Checks & Money Orders
- Online Statements with Check Images
- Notary Service for customers
- Coin and Currency Orders