

## Business (Commercial) Services and Fees

### ATM AND DEBIT CARDS

Initial Card	No Charge
Replacement Card	\$5.00
Replacement Card-rush order/special delivery	\$30.00

### NON-SUFFICIENT FUNDS (NSF) AND OVERDRAFT (OD)

#### FEES

#### **Commercial Accounts<sup>1</sup>**

Overdraft Fee	
(Paid NSF Item(s) Fee)	\$35.00
Non-Sufficient Funds	
Returned Item Fee (Returned NSF Fee) <sup>2</sup>	\$35.00
Continuous overdraft fee	
(per business day after 5 business days)	\$5.00
Maximum OD fees assessed per day	No Maximum
Maximum NSF fees assessed per day	No Maximum

#### Commercial Accounts

Overdraft Protection Line of Credit (subject to credit approval)	
\$25.00 annual fee; \$6.00 per advance (increments of \$100.00)	
Prearranged Overdraft Advance from Savings or Money Market	
\$6.00 automatic transfer fee per advance (increments of \$250.00)	

### ITEM HANDLING CHARGES

Returned Item (Deposited) Fee	\$10.00
Redeposited Item Fee	\$5.00
Customized or Special Instruction Handling	
Returned Items (Deposited) Fee	\$15.00
Check Reject Fee (per item)	\$5.00
Stop Payment Request	\$40.00
Online Stop Payment Request	\$20.00
Duplicate Deposit Item	\$10.00
Foreign (non-U.S.) Deposit Item	\$7.00
Foreign Returned Deposit Item	\$30.00

### WIRE TRANSFER FEES

Domestic Incoming	\$20.00
Domestic Outgoing	\$25.00
International Incoming	\$20.00
International Outgoing	\$45.00
Internal Wire Transfer Debit	\$7.00
Internal Wire Transfer Credit	\$7.00
Wire Trace	\$50.00

### OTHER SERVICE CHARGES AND FEES

Account Inactivity Fee	
(per month if account balance is \$500 or less) <sup>3</sup>	\$5.00
Account Research and Reconciliation (per hour)	\$40.00
Cashier's Check	
Checking account customer	3 free per month, then \$5.00
Non-Checking account customer	\$5.00
Rolled coin, per roll	\$0.15
Strapped currency, per strap	\$0.55
Foreign Draft	\$30.00
	+ Cost
Special Order Foreign Currency	\$15.00
Payoff Fee/Expedited Statement Fee	\$25.00
Garnishment	\$100.00
Levy	\$100.00
Mailed Statement*	\$8.00
Mailed Statement w/Images*	\$18.00
Multi Mailer Account Statement*	\$18.00
Unsigned Check Processing (per check)	\$10.00
Money Service Business (MSB) Risk Management	
Commercial (per monthly statement)	\$250.00

<sup>1</sup>NSF or OD items may be created by check, in-person withdrawal, ATM withdrawal, or other electronic means.

<sup>2</sup>If the same item is presented multiple times; it may incur multiple NSF fees.

<sup>3</sup>Fee charged beginning after 1 year of inactivity on health savings accounts; after 6 months of inactivity on other checking accounts; after 36 months on savings and Money Market accounts. Postings of interest and other bank-initiated transactions do not count as account activity.

\*Statement fees apply to all Business Deposit Products (except Agri-Business checking)

The above services and fees are subject to change without notice, unless prohibited by law. The services and fees listed above are current as of 4.1.2024.