



BUSINESS SCHEDULE OF FEES & SERVICE CHARGES

Effective April 2019

Account Maintenance Fees	
Business Advantage Checking (Average Daily Balance- below \$1,000.00)	\$10.00/mo.
Business Interest Checking (Average Daily Balance below \$1,500.00)	\$15.00/mo.
Preferred Business Checking (Average Daily Balance -N/A- EC Offset) Earning Credit Interest Rate: 0.30%	\$20.00/mo.
Business Rewards MMA (Average Daily Balance below \$2,500.00)	\$10.00/mo.

Transaction Service Charges	
Business Advantage Checking	.35 Per item over 250
Business Interest Checking	.35 Per item over 250
Preferred Business Checking *	.25 Per item
*Earnings Credit may offset charge.	
Currency Charges	
Business Advantage Checking	\$2.00 per \$1,000.00 For deposits over \$10,000 per month
Business Interest Checking	\$2.00 per \$1,000.00 For deposits over \$10,000 per month
Preferred Business Checking*	\$2.00 per \$1,000.00 *Earnings Credit may offset charge.

Cash Management Services	
Check/ACH Positive Pay	\$25.00 Per Account / Month
Sweep /ZBA	\$50.00 Per Account / Month
Remote Deposit Capture	\$25.00 Per Month if Bal <100k
ACH (Payment & Collection)	\$25.00 Per Account / Month
ACH Returns	\$5.00 Per Return Item
Cash Vault Services	\$50.00 Per Month
Lockbox Services	\$250.00 Per Month

Safe Deposit Box Fees		
Annual Fees	2x5 = \$35	3x10 = \$100
	3x5 = \$50	5x10 = \$130
	4x5 = \$70	6x10 = \$150
	5x5 = \$80	10x10 = \$225
	Break Open	\$150.00
Late Rental Payment	\$10.00	
Lost Key Replacement	\$25.00	

Other Fees	
Abandoned Property: Administrative and Reclamation (per account)	\$75.00
Account Closed Prior to 90 Days (In-Branch Checking Accounts Only)	\$20.00
Account Transcript (per page)	\$15.00
Bank Check (payable to a 3 rd party)	\$10.00
Check Printing/Checkbook Cover	Varies
Collection of Foreign Check (plus fees charged by other banks)	\$35.00+
Copy of Transaction Ticket or Statement	\$5.00
Copy of Paid Check/Bank Check/Money Order	\$5.00
Dime Account Collected by Other Bank	\$15.00
Duplicate 1099 Form	\$5.00
Overdraft Fee (Extended Overdraft Service) (e.g., Paid EOD NSF, Paid EOD UNF, Paid UNF, Paid ACH NSF, Paid ACH UNF, Paid ACH EOD NSF, etc.) <i>*per item</i> (Applies to overdrafts created by check / in-person and ATM withdrawals / debit card transactions / pre-authorized automatic debits / telephone-initiated transfers / other electronic fund transfers (EFTs))	\$35.00
Immigration (Consul) Letter	\$25.00
Interim Statement	\$2.00
Late Payment on Secured Consumer Loan	\$5.00
Returned Item (e.g., Return Check NSF, ACH Return, etc.) <i>*per item</i> (Applies to items presented against insufficient (NSF)/Uncollected funds – Checks, EFTs and pre-authorized debits, etc.)	\$35.00
Legal Processing Fee (per item)	\$100.00
Lost ATM/Debit Card	\$10.00
Lost Passbook	\$10.00
Money Order, Depositor	\$4.00
Notary Fee, Non-Depositor (per item)	\$2.00
Reconciliation/Research (per hour)	\$20.00
Returned Mail (per month)	\$10.00
Returned Deposited Item (e.g., Deposited Item Reversal)	\$10.00
Savings Link Protection (per item)	\$10.00
Stop Payment (per item) (Check/Bank Check/Money Order/EFT)	\$20.00
Transfer of IRA or Keogh to Another Trustee	\$25.00
Verification of Account Information to a 3rd Party	\$20.00
Wire Transfers - Incoming	\$15.00
Wire Transfers – Outgoing (Domestic)	\$30.00
Wire Transfers – Outgoing (International)	\$50.00