



**BUSINESS FEE SCHEDULE**  
Effective January 2, 2023

		Fee
<b>Analysis Checking Account</b>		
Minimum To Open		\$100.00
Monthly Maintenance Fee	Per Month	\$15.00
Deposit Item Fee	Per Item	\$0.30
Per Item in Deposit Fee	Per Item	\$0.15
Per Check Written Fee	Per Item	\$0.20
Per ACH Debit	Per Item	\$0.17
Per ACH Credit	Per Item	\$0.17
Coin and Currency Charge	per \$1,000 deposit and/or withdraw	\$0.60
<b>Money Service Business Account (MSB)</b>		
Minimum To Open		\$100.00
Monthly Maintenance Fee	Per Month	\$395.00
Deposit Item Fee	Per Item	\$1.00
Per Item in Deposit Fee	Per Item	\$0.75
Per Check Written	Per Item	\$1.00
Per ACH Debit	Per Item	\$0.75
Per ACH Credit	Per Item	\$0.75
Coin and Currency Charge	per \$1,000 deposit and/or withdraw	\$1.00
<b>Business 250 Checking</b>		
Minimum To Open		\$100.00
Daily Minimum Balance Fee	Per Month	Free
Per Item Excess Fee	<ul style="list-style-type: none"> <li>• First 250 combined items*</li> <li>• Debits, Credits and Items Deposited Fee (over 250)*</li> </ul>	Free \$0.50 Per Item
Coin and Currency Charge	<ul style="list-style-type: none"> <li>• Coin and currency \$10,000 or less</li> <li>• Coin and currency greater than \$10,000</li> </ul>	Free \$0.75 per \$1,000
<b>Business 500 Checking</b>		
Minimum To Open		\$100.00
Daily Minimum Balance Fee	Daily Minimum Balance Fee can be waived with one of the following: <ul style="list-style-type: none"> <li>• \$10,000 minimum average daily balance</li> <li>• \$15,000 combined in checking, savings and/or MMA account(s)</li> <li>• \$50,000 outstanding business loan balance</li> </ul>	\$25.00
Per Item Excess Fee	<ul style="list-style-type: none"> <li>• No Charge for the First 500 Combined Items*</li> <li>• Debits, Credits and Items Deposited Fee (over 500)*</li> </ul>	Free \$0.50 Per Item
Coin and Currency Charge	<ul style="list-style-type: none"> <li>• Coin and Currency \$20,000 or less</li> <li>• Coin and Currency greater than \$20,000</li> </ul>	Free \$0.75 Per \$1,000

\*items include checks paid, debit and credit memos, deposit tickets, checks deposited, online bill payments, & electronic debits & credits (including debit card transactions)