

Business Accounts Rate and Fee Schedule

Effective Date: November 4, 2025



Account	Minimum Balance*	Dividend Rate**	Annual Percentage Yield
Business Savings	\$5.00	0.05%	0.05%
Business Checking	\$1,500	0.02%	0.02%
Business Advantage Checking	\$2,500	0.05%	0.05%
Community Checking (<i>non-profits/clubs</i>)	\$1,500	n/a	n/a

*Minimum Balance Fee will be charged if the minimum daily balance requirement is not maintained.

**Dividend rates are earned if the minimum balance requirement is maintained.

Schedule of Account Fees			
Business Checking:			
Combined Check/ACH transaction fee		First 100 free/month; \$.25 each thereafter	
Cash Transactions		First \$5,000 free/month; .2% of total thereafter	
Minimum Balance Fee		\$10/month if balance is below \$1,500	
Business Advantage Checking:			
Combined Check/ACH transaction fee		First 200 free/month; \$.25 each thereafter	
Cash Transactions		First \$10,000 free/month; .2% of total thereafter	
Minimum Balance Fee		\$20/month if balance is below \$2,500	
Community Checking:			
Combined Check/ACH transaction fee		First 100 free/month; \$.10 each thereafter	
Cash Transactions		Free	
Minimum Balance Fee		\$5/month if balance is below \$1,500	
Service Fees			
Courtesy Pay ¹	\$30/item	ACH & Check Positive Pay Enrollment	\$75
Debit Courtesy Pay ¹	\$30/item	ACH Positive Pay Enrollment	\$50
Non-sufficient Funds (NSF) Returned Item (Unpaid)	\$0/item	Check Positive Pay Enrollment	\$50
ACH Origination Enrollment	\$100	ACH & Check Positive Pay Monthly	\$45
ACH Origination Monthly	\$25	ACH Positive Pay Monthly	\$25
ACH Origination Per-Item	\$0.12/item	Check Positive Pay Monthly	\$25
Card Alternate Mailing (Debit/Visa/ATM)	\$10/address	Remote Deposit Capture (RDC) Enrollment	\$100
Card Replacement (Debit/Visa/ATM)	\$5/card	Remote Deposit Capture (RDC) Monthly	\$35
Card Rush Order (Debit/Visa/ATM)	\$45/card	Research/Checkbook Balancing	\$25/hr
Canadian Check Processing	\$20.50 <i>Add'l \$5.50/each</i>	Return Mail Processing (Bad Address)	\$5/month
Check Image Copy	2 free <i>Add'l \$2 each</i>	Statement Copy	3 Free <i>Add'l \$3/each</i>
Coinstar Coin Redemption <i>(free for Community Checking)</i>	15% of total	Stop Payments	\$25/check
Debit Charge Copy	\$15/copy	Subpoena	\$25 <i>Add'l \$.25/page</i>
Deposit Correction Fee	\$15	Tax/Levy Garnishment	\$50
Locked Bag	\$25/each	Third Party Cashier's Check	\$2/each
Pay by Card	\$15/payment	Wire Transfer Domestic (Outgoing)	\$25/wire
		Wire Transfer International (Outgoing)	\$75/wire

- Per item fee applies each time a Courtesy Pay or Debit Courtesy Pay item is presented and paid. There is a maximum charge of 4 Courtesy or Debit Courtesy fees per day.

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