

Rate & Fee Schedule Business



Effective January 1, 2019

Business Accounts

Account	Min. Balance	Dividend Rate	APY	Monthly Fee
Business Savings	\$0	0.20%	0.20%	0
Small Business Checking	\$0	0.15%	0.15%	0
Premium Business Checking	< \$1,500	0.35%	0.35%	\$15*
	< \$10,000	0.35%	0.35%	0
	< \$50,000	0.40%	0.40%	0

*Monthly fee applies if daily balance drops below \$1,500.

Schedule of Fees

Service Fees				
Checks Cleared & Deposited	\$25/item*	Business Bill Pay	\$5.95**	
Cash Outgoing (over \$10,000)	\$.25 strap	Locking Zipper Bag	\$25	
Cash Incoming (over \$10,000)	1%	Check Express Enrollment Fee	\$50	
Coin Outgoing (over \$300)	\$.10 per roll	Check Express Monthly Fee	\$25	
Coin Incoming (over \$300)	10%	Debit Card Preauthorized Stop Payment	\$5/item	
Non-Sufficient Funds (NSF) Courtesy Pay Fee	\$30/item	Debit Charge Copy	\$13/item	
Non-Sufficient Funds (NSF) Returned Item Fee	\$30/item	Alternate Mailing Address for ATM/Debit/Visa Card	\$10/item	
Research/Checkbook Balancing Fee	\$15/hr	Replacement ATM Card	\$3.50/card	
Return Deposited Item	\$15/item	Replacement Debit/Visa Card	\$5/card	
Stop Payments	\$25/item	Rushed ATM/Debit/Visa Card	\$45/card	
Canadian Check Processing	\$20/first item <i>Additional \$3.00 each.</i>	Safe Deposit Box Annual Rental	3X5	\$20/year
Check Copy	2 Free <i>Additional \$1.00 each.</i>		5X5	\$30/year
Returned Mail (Bad Address) Processing Fee	\$5/month		3X10	\$40/year
Statement Copy Fee	3 Free <i>Additional \$2.00 each.</i>		5X10	\$55/year
Subpoena	\$15		10X10	\$90/year
Tax/Levy Garnishment	\$20	Drilling of Boxes	Cost varies between \$150-250	
Third Party Corporate/Cashier's Check	1 Free/month <i>Additional \$2/item</i>	Replace Lost Key	Cost varies between \$5-30	
Wire Transfer Fee (outgoing) Domestic	\$25/transfer	*150 free per month with Small Business Checking, 500 free per month with Premium Business Checking.		
Wire Transfer Fee (outgoing) International	\$75/transfer	** Business Bill Pay service is free, provided you pay at least one bill per month.		
Pay by Card	\$4.95/payment			
Skip Loan Payment	\$25/payment			