

BUSINESS FEE SCHEDULE

Effective October 27, 2025

GENERAL FEES - APPLICABLE TO ALL BUSINESS ACCOUNTS

Account Inactivity Fee (monthly fee applicable after 18 months of inactivity) ATM/Debit Card Replacement Fee \$20.00 ATM/Debit Card Expedited Fee Bank Check \$5.00 Bank Check \$5.00 Collection Item - Foreign (Canadian) \$20.00 Collection Item - Foreign (Non-Canadian) \$50.00 Levy Fee \$75.00 Lock Box Service (pass-through charge through third-party vendor) Varies Privately Owned ATM Application Fee \$250.00 Privately Owned ATM Regulatory Review Fee \$100.00 Research (hourly fee; 15 minute minimum charge of \$10.00) Returned Mail Special Handling Fee (per month, per account) \$50.00 BUSINESS ONLINE BANKING Bill Pay Stop Payment \$30.00 Expedited Bill Pay \$250.00 BUSINESS CHECKING AND BUSINESS SELECT CHECKING FEES Electronic Funds Transfer (per transaction) Investment Sweep Account Fee \$175.00 Line of Credit Sweep Fee Non-Sufficient Fees/Overdraft Fees* Remote Deposit Capture Machine Rental (Business Select Checking only) Stop Payment Fee Wire Origination (through Business Electronic Banking) Domestic Wire Fee (per wire) International Wire (US currency) International Wire (US currency) Wire Transfer Fees (in branch) Wire Transfer Incoming (Domestic) Wire Transfer Incoming (International) Wire Transfer Incoming (International) Zero Balance Account (per account)	Account Closing Fee (account closed within 90 days of opening)	\$25.00
ATM/Debit Card Expedited Fee \$40.00 Bank Check \$5.00 Bank Money Order \$2.00 Collection Item - Foreign (Canadian) \$20.00 Collection Item - Foreign (Non-Canadian) \$50.00 Levy Fee \$75.00 Lock Box Service (pass-through charge through third-party vendor) Varies Privately Owned ATM Application Fee \$250.00 Privately Owned ATM Regulatory Review Fee \$100.00 Research (hourly fee; 15 minute minimum charge of \$10.00) \$40.00 Returned Mail Special Handling Fee (per month, per account) \$5.00 BUSINESS ONLINE BANKING FREE Bill Pay Stop Payment \$30.00 Expedited Bill Pay \$25.00 BUSINESS CHECKING AND BUSINESS SELECT CHECKING FEES \$125.00 Investment Sweep Account Fee \$125.00 Line of Credit Sweep Fee \$175.00 Non-Sufficient Fees/Overdraft Fees* \$30.00 Remote Deposit Capture Machine Rental (Business Select Checking only) \$15.00 Stop Payment Fee \$15.00 Wire Origination (through Business Electronic Banking) \$15.00 Domestic	Account Inactivity Fee (monthly fee applicable after 18 months of inactivity)	\$5.00
Bank Check \$5.00 Bank Money Order \$2.00 Collection Item - Foreign (Canadian) \$20.00 Collection Item - Foreign (Non-Canadian) \$5.00 Levy Fee \$75.00 Lock Box Service (pass-through charge through third-party vendor) Varies Privately Owned ATM Application Fee \$250.00 Privately Owned ATM Regulatory Review Fee \$100.00 Research (hourly fee; 15 minute minimum charge of \$10.00) \$40.00 Returned Mail Special Handling Fee (per month, per account) \$5.00 BUSINESS ONLINE BANKING FREE Bill Pay Stop Payment \$30.00 Expedited Bill Pay \$25.00 Investment Sweep Account Fee \$125.00 Line of Credit Sweep Fee \$175.00 Non-Sufficient Fees/Overdraft Fees* \$30.00 Remote Deposit Capture Machine Rental (Business Select Checking only) \$15.00 Stop Payment Fee \$30.00 Wire Origination (through Business Electronic Banking) \$30.00 Domestic Wire Fee (per wire) \$15.00 International Wire (foreign currency) \$25.00 Wire Transfer Pees (in b	ATM/Debit Card Replacement Fee	\$20.00
Bank Money Order \$2.00 Collection Item - Foreign (Canadian) \$20.00 Collection Item - Foreign (Non-Canadian) \$50.00 Levy Fee \$75.00 Lock Box Service (pass-through charge through third-party vendor) Varies Privately Owned ATM Application Fee \$250.00 Privately Owned ATM Regulatory Review Fee \$100.00 Research (hourly fee; 15 minute minimum charge of \$10.00) \$40.00 Returned Mail Special Handling Fee (per month, per account) \$5.00 BUSINESS ONLINE BANKING FREE Bill Pay Stop Payment \$30.00 Expedited Bill Pay \$2.00 Investment Sweep Account Fee \$125.00 Investment Sweep Account Fee \$125.00 Line of Credit Sweep Fee \$175.00 Non-Sufficient Fees/Overdraft Fees* \$30.00 Remote Deposit Capture Machine Rental (Business Select Checking only) \$15.00 Wire Origination (through Business Electronic Banking) \$15.00 International Wire (US currency) \$25.00 International Wire (foreign currency) \$5.00 Wire Transfer Fees (in branch) \$25.00	ATM/Debit Card Expedited Fee	\$40.00
Collection Item - Foreign (Canadian)\$20.00Collection Item - Foreign (Non-Canadian)\$50.00Levy Fee\$75.00Lock Box Service (pass-through charge through third-party vendor)VariesPrivately Owned ATM Application Fee\$250.00Privately Owned ATM Regulatory Review Fee\$100.00Research (hourly fee; 15 minute minimum charge of \$10.00)\$40.00Returned Mail Special Handling Fee (per month, per account)\$5.00BUSINESS ONLINE BANKINGFREEBill Pay Stop Payment\$30.00Expedited Bill Pay\$25.00BUSINESS CHECKING AND BUSINESS SELECT CHECKING FEESElectronic Funds Transfer (per transaction)\$2.00Investment Sweep Account Fee\$175.00Line of Credit Sweep Fee\$175.00Non-Sufficient Fees/Overdraft Fees*\$30.00Remote Deposit Capture Machine Rental (Business Select Checking only)\$15.00Wire Origination (through Business Electronic Banking)\$15.00Unrestic Wire Fee (per wire)\$15.00International Wire (US currency)\$25.00International Wire (foreign currency)\$50.00Wire Transfer Fees (in branch)\$25.00Wire Transfer Outgoing (Domestic)\$50.00Wire Transfer Incoming (Domestic)\$15.00Wire Transfer Incoming (International)\$50.00Wire Transfer Incoming (International)\$50.00	Bank Check	\$5.00
Collection Item - Foreign (Non-Canadian)\$50.00Levy Fee\$75.00Lock Box Service (pass-through charge through third-party vendor)VariesPrivately Owned ATM Application Fee\$250.00Privately Owned ATM Regulatory Review Fee\$10.00Research (hourly fee; 15 minute minimum charge of \$10.00)\$40.00Returned Mail Special Handling Fee (per month, per account)\$5.00BUSINESS ONLINE BANKINGFREEBill Pay Stop Payment\$30.00Expedited Bill Pay\$25.00BUSINESS CHECKING AND BUSINESS SELECT CHECKING FEESElectronic Funds Transfer (per transaction)\$2.00Investment Sweep Account Fee\$115.00Line of Credit Sweep Fee\$175.00Non-Sufficient Fees/Overdraft Fees*\$30.00Remote Deposit Capture Machine Rental (Business Select Checking only)\$15.00Stop Payment Fee\$30.00Wire Origination (through Business Electronic Banking)\$15.00Domestic Wire Fee (per wire)\$15.00International Wire (US currency)\$25.00Wire Transfer Fees (in branch)\$25.00Wire Transfer Fees (in branch)\$25.00Wire Transfer Outgoing (Domestic)\$25.00Wire Transfer Incoming (International)\$50.00Wire Transfer Incoming (International)\$50.00Wire Transfer Incoming (International)\$50.00	Bank Money Order	\$2.00
Levy Fee\$75.00Lock Box Service (pass-through charge through third-party vendor)VariesPrivately Owned ATM Application Fee\$250.00Privately Owned ATM Regulatory Review Fee\$100.00Research (hourly fee; 15 minute minimum charge of \$10.00)\$40.00Returned Mail Special Handling Fee (per month, per account)\$5.00BUSINESS ONLINE BANKINGFREEBill Pay Stop Payment\$30.00Expedited Bill Pay\$25.00BUSINESS CHECKING AND BUSINESS SELECT CHECKING FEESElectronic Funds Transfer (per transaction)\$2.00Investment Sweep Account Fee\$125.00Line of Credit Sweep Fee\$175.00Non-Sufficient Fees/Overdraft Fees*\$30.00Remote Deposit Capture Machine Rental (Business Select Checking only)\$15.00Stop Payment Fee\$30.00Wire Origination (through Business Electronic Banking)\$15.00Domestic Wire Fee (per wire)\$15.00International Wire (US currency)\$25.00Wire Transfer Fees (in branch)\$25.00Wire Transfer Pees (in branch)\$25.00Wire Transfer Outgoing (Domestic)\$25.00Wire Transfer Incoming (International)\$50.00Wire Transfer Incoming (International)\$50.00Wire Transfer Incoming (International)\$50.00	Collection Item - Foreign (Canadian)	\$20.00
Lock Box Service (pass-through charge through third-party vendor) Privately Owned ATM Application Fee \$250.00 Privately Owned ATM Regulatory Review Fee \$100.00 Research (hourly fee; 15 minute minimum charge of \$10.00) Returned Mail Special Handling Fee (per month, per account) **BUSINESS ONLINE BANKING** Bill Pay Stop Payment \$30.00 Expedited Bill Pay \$250.00 **BUSINESS CHECKING AND BUSINESS SELECT CHECKING FEES** Electronic Funds Transfer (per transaction) \$2.00 Investment Sweep Account Fee \$125.00 Line of Credit Sweep Fee \$175.00 Non-Sufficient Fees/Overdraft Fees* \$30.00 Remote Deposit Capture Machine Rental (Business Select Checking only) \$15.00 Stop Payment Fee \$30.00 Wire Origination (through Business Electronic Banking) Domestic Wire Fee (per wire) \$15.00 International Wire (US currency) \$25.00 International Wire (foreign currency) \$50.00 Wire Transfer Fees (in branch) Wire Transfer Outgoing (International) \$50.00 Wire Transfer Incoming (International) \$50.00	Collection Item - Foreign (Non-Canadian)	\$50.00
Privately Owned ATM Application Fee \$250.00 Privately Owned ATM Regulatory Review Fee \$100.00 Research (hourly fee; 15 minute minimum charge of \$10.00) \$440.00 Returned Mail Special Handling Fee (per month, per account) \$5.00 BUSINESS ONLINE BANKING FREE Bill Pay Stop Payment \$30.00 Expedited Bill Pay \$25.00 BUSINESS CHECKING AND BUSINESS SELECT CHECKING FEES Electronic Funds Transfer (per transaction) \$2.00 Investment Sweep Account Fee \$125.00 Line of Credit Sweep Fee \$1175.00 Non-Sufficient Fees/Overdraft Fees* \$30.00 Remote Deposit Capture Machine Rental (Business Select Checking only) \$15.00 Stop Payment Fee \$30.00 Wire Origination (through Business Electronic Banking) Domestic Wire Fee (per wire) \$15.00 International Wire (US currency) \$25.00 International Wire (US currency) \$50.00 Wire Transfer Fees (in branch) Wire Transfer Outgoing (Domestic) \$25.00 Wire Transfer Incoming (International) \$50.00 Wire Transfer Incoming (International) \$50.00 Wire Transfer Incoming (International) \$50.00	Levy Fee	\$75.00
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Bill Pay Stop Payment Expedited Bill Pay BUSINESS CHECKING AND BUSINESS SELECT CHECKING FEES Electronic Funds Transfer (per transaction) Investment Sweep Account Fee Interest Sweep Fee International Wire (US currency) International Wire (US currency) International Wire (foreign currency) International Wire (foreign currency) International Wire (foreign currency) International Wire (ID Sweep Fee Sweep) International Wire (ID Sweep Fee)	Returned Mail Special Handling Fee (per month, per account)	\$5.00
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BUSINESS CHECKING AND BUSINESS SELECT CHECKING FEES Electronic Funds Transfer (per transaction) \$2.00 Investment Sweep Account Fee \$125.00 Line of Credit Sweep Fee \$175.00 Non-Sufficient Fees/Overdraft Fees* \$30.00 Remote Deposit Capture Machine Rental (Business Select Checking only) \$15.00 Stop Payment Fee \$30.00 Wire Origination (through Business Electronic Banking) Domestic Wire Fee (per wire) \$15.00 International Wire (US currency) \$25.00 International Wire (foreign currency) \$50.00 Wire Transfer Fees (in branch) Wire Transfer Outgoing (Domestic) \$25.00 Wire Transfer Incoming (International) \$50.00 Wire Transfer Incoming (International) \$50.00 Wire Transfer Incoming (International) \$50.00	Bill Pay Stop Payment	\$30.00
Electronic Funds Transfer (per transaction) Investment Sweep Account Fee \$125.00 Line of Credit Sweep Fee \$175.00 Non-Sufficient Fees/Overdraft Fees* \$30.00 Remote Deposit Capture Machine Rental (Business Select Checking only) \$15.00 Stop Payment Fee \$30.00 Wire Origination (through Business Electronic Banking) Domestic Wire Fee (per wire) International Wire (US currency) International Wire (foreign currency) Wire Transfer Fees (in branch) Wire Transfer Outgoing (Domestic) Wire Transfer Outgoing (International) Wire Transfer Incoming (Domestic) Wire Transfer Incoming (International) \$50.00 Wire Transfer Incoming (International)	Expedited Bill Pay	\$25.00
Investment Sweep Account Fee \$125.00 Line of Credit Sweep Fee \$175.00 Non-Sufficient Fees/Overdraft Fees* \$30.00 Remote Deposit Capture Machine Rental (Business Select Checking only) \$15.00 Stop Payment Fee \$30.00 Wire Origination (through Business Electronic Banking) Domestic Wire Fee (per wire) \$15.00 International Wire (US currency) \$25.00 International Wire (foreign currency) \$50.00 Wire Transfer Fees (in branch) Wire Transfer Outgoing (Domestic) \$25.00 Wire Transfer Incoming (International) \$50.00 Wire Transfer Incoming (International) \$50.00 Wire Transfer Incoming (International) \$50.00	BUSINESS CHECKING AND BUSINESS SELECT CHECKING FEES	
Line of Credit Sweep Fee \$175.00 Non-Sufficient Fees/Overdraft Fees* \$30.00 Remote Deposit Capture Machine Rental (Business Select Checking only) \$15.00 Stop Payment Fee \$30.00 Wire Origination (through Business Electronic Banking) Domestic Wire Fee (per wire) \$15.00 International Wire (US currency) \$25.00 International Wire (foreign currency) \$50.00 Wire Transfer Fees (in branch) Wire Transfer Outgoing (Domestic) \$25.00 Wire Transfer Incoming (International) \$50.00 Wire Transfer Incoming (International) \$50.00 Wire Transfer Incoming (International) \$50.00	Electronic Funds Transfer (per transaction)	\$2.00
Non-Sufficient Fees/Overdraft Fees* Remote Deposit Capture Machine Rental (Business Select Checking only) Stop Payment Fee \$30.00 Wire Origination (through Business Electronic Banking) Domestic Wire Fee (per wire) International Wire (US currency) International Wire (foreign currency) Wire Transfer Fees (in branch) Wire Transfer Outgoing (Domestic) Wire Transfer Outgoing (International) Wire Transfer Incoming (Domestic) Wire Transfer Incoming (International) \$50.00 Wire Transfer Incoming (International) \$50.00	Investment Sweep Account Fee	\$125.00
Remote Deposit Capture Machine Rental (Business Select Checking only) Stop Payment Fee \$30.00 Wire Origination (through Business Electronic Banking) Domestic Wire Fee (per wire) \$15.00 International Wire (US currency) \$25.00 International Wire (foreign currency) \$50.00 Wire Transfer Fees (in branch) Wire Transfer Outgoing (Domestic) \$25.00 Wire Transfer Outgoing (International) \$50.00 Wire Transfer Incoming (Domestic) \$15.00 Wire Transfer Incoming (International) \$50.00	Line of Credit Sweep Fee	\$175.00
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Wire Transfer Incoming (International) \$50.00	Wire Transfer Outgoing (International)	\$50.00
	Wire Transfer Incoming (Domestic)	\$15.00
Zero Balance Account (per account) \$10.00	Wire Transfer Incoming (International)	\$50.00
	Zero Balance Account (per account)	\$10.00

COMMERCIAL CHECKING ACCOUNT ANALYSIS FEES

Service Charge (Monthly)	\$12.00
Checks Cashed	\$0.22
Checks Paid	\$0.22
Deposits	\$0.22
ON-US Items Deposited	\$0.22
Local Items Deposited	\$0.22
Foreign Items Deposited	\$0.22
Government Items	\$0.22
Cash Deposits	FREE
ATM Debits/Credits	FREE
NSF/OD Charges*	\$30.00
Return Checks	\$30.00
Stop Payments	\$30.00
ZBA Maint-Master	\$10.00
ZBA Maint-Sub-Acct	\$10.00
Line of Credit Sweep Fee	\$175.00
Target Balance Account Maintenance	\$125.00
Branch Coin and/or Currency Order	\$125.00
ACH Fees	
General ACH Maint	\$35.00
ACH and Payee Postive Pay	\$40.00
ACH Credits	\$0.22
ACH Debits	\$0.22
ACH Notice of Change - Debit & Credit	\$10.00
ACH Originated-CTX	\$0.11
ACH Origination Credits	\$0.11
ACH Origination Debits	\$0.11
ACH Return Item-Credits	\$10.00
ACH Return Item-Debits	\$10.00
ACH Return Origination Credit - Unauthorized	\$10.00
ACH Return Origination Debit - Unauthorized	\$10.00
eWire Fees	
Incoming eWire Domestic	\$15.00
Incoming eWire International	\$25.00
Outgoing eWire Domestic	\$15.00
Outgoing eWire International	\$25.00
Remote Deposit Capture Fees	
DLM Remote Deposit Capture Maintenance Fee	\$50.00
DLM-Remote Capture Foreign Items	\$0.11
DLM-Remote Capture Items -Gov't	\$0.11
DLM-Remote Capture Items -On-Us	\$0.11
DLM-Remote Capture Local Items	\$0.11
ARPPA Account Reconciliation	\$60.00
EDI Report Download	FREE
External Funds Transfer	\$2.00

Bill Pay Uncollected	\$30.00
Bill Pay Expedited Payment	\$25.00
Bill Pay Stop Payment	\$30.00
Bill Pay NSF	\$30.00
Bill Payment Check Copy	\$15.00
Quickbooks Downloads	FREE
Quicken Downloads	FREE
Special Report Download	\$1.00
Wholesale Lockbox Service	Varies

^{*}These fees are charged when an item is presented and/or represented by check, in person withdrawal, ATM withdrawal, or other electronic means and you do not have sufficient Overdraft Protection Services.