

COMMERCIAL ACCOUNT ANALYSIS FEES

Checking Services

Account Maintenance	\$15
Debits (each)	.15
Credits (each)	\$1
Items Deposited (each)	.10
Currency & Coin (per \$1,000 incoming & outgoing)	\$2
Chargeback Items	\$5
Deposit Correction	\$5
ACH Debit (each)	\$.15
ACH Credit (each)	.20
FDIC Insurance per \$1,000	.13
Change Order (per order):	
Automated Call-In Request	\$5
Telephone Request	\$6
Walk-In Request	\$10
Statements:	
Duplicate Statements	\$5
Duplicate Statements (to different address)	\$5
Special Signature Requirements (per month)	\$15

Additional Account Services

Overdraft Item Fee	
*Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means	\$25
Return Item Fee	
*Fee applies to any item that is returned due to not sufficient funds in the account when a check, in-person withdrawal, ATM withdrawal, or other electronic means is presented for payment	\$25
Stop Payment/Watch Request (effective for 6 months)	\$30
Inactive Fee (balance less than \$250 and no activity for 3 months)	\$20
Early Close Out Fee (within 180 days of opening)	\$50
Transfers:	
Wire Transfer- Incoming	\$10
Wire Transfer-Outgoing	\$20
Wire Transfer-International	\$50
Collections:	
Collections- In	\$15
Collections-Out	\$15
Deposit Verification	\$10
Online Banking:	
Business	\$10
Basic	Free

The earnings credit rate is equal to the prior month's average 91-day T-bill auction rate.

*Fees for other services available upon request.