

Business Account Fee Schedule



Business Checking Account Maintenance Fees

Advanced Checking

Monthly Fee (<i>waived with \$10,000 daily average balance</i>)	\$20.00
Transaction Items up to 400 per month	Free
Transaction Fee – over 400 transactions	\$0.25 per transaction

Cornerstone Checking

Monthly Fee (<i>waived with \$2,500 daily average balance</i>)	\$10.00
Transaction Items up to 200 per month	Free
Transaction Fee – over 200 transactions	\$0.25 per transaction

Basic

Monthly Fee (<i>no minimum balance requirement</i>)	None
Transaction Items up to 100 per month	Free
Transaction Fee – over 100 transactions	\$0.25 per transaction

Treasury & Cash Management Services Fees

Online Business Banking <i>Available for all accounts</i>	Free
Atomic+ ACH & Wire Package <i>Available only to Cornerstone and Advanced</i>	\$30.00 per month
Incoming Domestic Wires	Free
Outgoing Domestic Wires	\$5.00 per item
Returned ACH Items	\$10.00 per item
NOC (Notice of Change)	\$3.00 per item
Same Day ACH	\$3.00 per item
Transaction Items up to 200 per month	Free
Wire Package <i>Available only to Cornerstone and Advanced</i>	\$20.00 per month
Incoming Domestic Wires	Free
Outgoing Domestic Wires	\$10.00
ACH Only Package <i>Available only to Cornerstone and Advanced</i>	\$20.00 per month
ACH Items Originated	Free
Returned ACH Items	\$10.00 per item
NOC (Notice of Change)	\$3.00 per item

Treasury & Cash Management Services Fees (cont.)

Same Day ACH	\$3.00 per item
Bill Pay <i>Customized Bill Pay Limits with Cornerstone and Advanced</i>	Free
Payroll Processing Service	\$50.00 per month
Payroll Resubmission	\$10.00 per occurrence

Statement and Reconciliation Fees

Electronic Statements	Free
Electronic and Paper Statements	\$4.00
Paper Statements with Check Images	\$8.00
Reconciliation and Research	\$25.00 per hour

Miscellaneous and Special Handling

Official Check and Money Order	\$3.00
Courtesy Pay Overdraft Fee (ODP Fee)	\$35.00*
Non-Sufficient Funds Fee (May be referenced as NSF or Overdrawn Fee)	\$35.00*
Return Check Fee	\$35.00
Stop Payment	\$20.00
Outgoing Wire (Domestic)	\$30.00
Outgoing Wire (International)	\$50.00
Draft/Check Copy	\$2.00
Statement Copy	\$5.00
Interim Statement Copy	\$1.00 per page
Excessive Transfer Fee (per transfer above 3 per month)	\$3.00
Escheatment	\$35.00
Returned Mail Fee	\$3.00
Main Account Closed (within 6 months)	\$5.00
Levies, Executions, Garnishments Starter Checks	\$25.00
Dormant Account	\$3.00
ACH Telephone Payment	\$5.00
Visa Gift Card	\$6.00
Loan Repayment Book	\$4.00
Child Support Check	\$5.95
Non-Member Coin Machine Fee	\$5.00
Non-Atomic Card Cash Advance Fee	10%
Debit Card Replacement Fee	3%
	\$5.00

*Fee applies each time an Item or Transaction is presented whether created by check, ACH (Electronic Items), Debit Card, ATM Withdrawal or other.