



Commercial Banking & Treasury Management Business Account Analysis and Treasury Management Fees as of September 2021

DISCLAIMER: The following represents standard fees and may not represent additional fees that may be charged based on service add-ons, industry specific services or customs, or price exceptions. Those services are negotiated separately and may be subject to other written agreements with us. Certain fees may also change without specific notice to you. Please refer to the Treasury Management Services Agreement for additional information regarding fees

Description	Unit	Price
Commercial Account Services		
Monthly Analyzed Business Checking & Money Market Account Maintenance	Per Account	\$15.000
Deposit Assessment	Per \$1000	\$0.100
Deposit Services		
ACH Block/Filter	Per Account	\$20.000
Cashiers Check	Per Item	\$10.000
Cashiers Check - Domestic Processing	Per Occurance	\$58.000
Cashiers Check - International Processing	Per Occurance	\$75.000
Check Copies (per copy)	Per Item	\$5.000
Check Ordering	Per Occurance	Price Varies
Checks Paid	Per Item	\$0.100
Coin Deposited	Per \$1000	\$1.000
Currency Deposited	Per \$1000	\$1.000
Custom Implementation Fee	Per Occurance	Price Varies
Deposit Account Control Agreement Implementation Fee	Per Agreement	\$250.000
Deposit Account Control Agreement Legal Review	Per Agreement	\$500.000
Deposited Items	Per Item	\$0.100
Deposited Items - On Us	Per Item	\$0.090
Deposits Processed	Per Item	\$0.500
Duplicate Statement	Per Item	\$10.000
Electronic Credits	Per Item	\$0.150
Electronic Debits	Per Item	\$0.150
Legal Process	Per Occurance	\$100.000
Manual Transfers	Per Occurance	\$4.000
Negative Balance Charge	APY	10%
Overdraft/ NSF Daily Maximum	Per Day	\$75.000
Overdraft/ NSF Fee	Per Item	\$25.000
Paper Statements	Per Statement	\$5.000
Replacement Debit Card	Per Occurance	\$0.000
Replacement Debit Card - Rush Delivery Fee	Per Occurance	\$50.000
Research	Per Hour	\$35.000
Returned Deposited Items	Per Item	\$10.000
Stop Payment - Manual	Per Item	\$35.000
Transaction at Foreign Terminal	Per Item	No Charge
Verification of Deposit	Per Request	\$35.000
Wire - Drawdown Request (Manual)	Per Occurance	\$15.000
Wire - Incoming Domestic	Per Item	\$0.000
Wire - Incoming International	Per Item	\$12.000
Wire - Notification (E-mail)	Per Item	\$0.000
Wire - Outgoing Domestic (Manual & SWIFT)	Per Item	\$15.000
Wire - Outgoing International (Manual) (USD)	Per Item	\$50.000



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Description	Unit	Price
Direct Link Online		
Account Management		
Account Transfers	Per Item	\$0.000
Stop Payment	Per Item	\$15.000
ACH Origination		
ACH Setup Fee	Per Set Up	\$0.000
ACH Origination Module	Per Relationship	\$50.000
ACH File Transmission per file	Per File	\$5.000
ACH Origination (per item)	Per Item	\$0.040
ACH File SFTP Service (per account per month)	Per Account	\$75.000
ACH Returned Items - Administrative	Per Item	\$2.000
ACH Returned Items - Unauthorized	Per Item	\$7.000
ACH Same Day Items	Per Item	\$0.070
ACH Sunday Processing Fee per month	Per Relationship	\$500.000
ACH Trace Number Reporting	Per Relationship	\$0.000
Bill Pay		
Service Maintenance Per Month	Per Relationship	\$50.000
Commercial Check Print		
Check Print Module	Per Relationship	\$50.000
Check Print	Per Item	
1 - 5,000		\$1.250
5,001 - 10,000		\$1.200
10,000+		\$1.150
Information Reporting Monthly	Per Relationship	\$50.000
<i>- Includes BAI delivery/download, check images, statement images, and ACH return & change reporting</i>		
		\$0.000
Positive Pay - Check		
Positive Pay Setup	Per Set Up	\$0.000
Positive Pay Check Module	Per Relationship	\$35.000
Positive Pay Check - Per Issue/Void	Per Item	\$0.050
Positive Pay Check - Exception	Per Item	\$5.000
Wire Transfers		
Online Wire Transfer Module	Per Relationship	\$50.000
Outgoing Wire Online Domestic	Per Item	\$7.000
Outgoing Wire Online International (USD)	Per Item	\$30.000
Online Wire Notification	Per Item	\$0.000



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Description	Unit	Price
Direct Link Security		
Service Maintenance (Monthly)	Per Island	\$150.000
Service Maintenance (Monthly)	Per Single User	\$100.000
ICL (Image Cash Letter)		
ICL Setup Fee	Per Set Up	TBD
Monthly Maintenance	Per Relationship	\$100.000
Image Services		
Statement CD-Rom w/ Cleared Check Images	Per CD-Rom	\$35.000
Current Day Check Image & Detail Reporting	Per Relationship	\$0.000
Integration Technology		
Account Opening API	Per Relationship	\$150.000
Account Closing API	Per Relationship	\$150.000
Account Transfer API	Per Relationship	\$150.000
Balance Inquiry API	Per Relationship	\$150.000
Prior Day Information Reporting API	Per Relationship	\$150.000
Stop Payment API	Per Relationship	\$150.000
Wire Origination API	Per Relationship	\$150.000
Wire Reporting API	Per Relationship	\$150.000
Account Statement Image File	Per Relationship	\$150.000
Current Day Image File	Per Relationship	\$150.000
Current Day Wire Reporting File	Per Relationship	\$150.000
Paid Check Image File	Per Relationship	\$150.000
Return Check Image File	Per Relationship	\$150.000
Lockbox Services		
Monthly Account Maintenance	Per Invoice	Cost + 16%
Payment Portal (Smart Pay Express)		
Monthly Maintenance	Per Relationship	\$50.000
Remote Deposit Capture		
Remote Deposit Setup	Per Setup	\$0.000
Remote Deposit Capture Monthly	Per Relationship	\$50.000
RDC Scanner - Single Feed	Per Scanner	\$45.000
RDC Scanner - Multi Feed	Per Scanner	\$65.000
RDC Per Location	Per Location	\$10.000
RDC Deposit (per deposit)	Per Item	\$0.500



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Description	Unit	Price
Zenith Integration		
Account Management		
Account Transfers	Per Item	\$0.000
ACH Origination		
ACH Setup Fee	Per Set Up	\$0.000
ACH Origination Module	Per Relationship	\$50.000
ACH Origination	Per Item	\$0.040
ACH Returned Items - Administrative	Per Item	\$2.000
ACH Returned Items - Unauthorized	Per Item	\$7.000
ACH Same Day Items	Per Item	\$0.070
Information Reporting Monthly <i>- Includes BAI delivery</i>	Per Relationship	\$50.000 \$0.000
Positive Pay - Check		
Positive Pay Setup	Per Set Up	\$0.000
Positive Pay Check Module	Per Relationship	\$35.000
Positive Pay Check - Per Issue/Void	Per Item	\$0.050
Positive Pay Check - Exception	Per Item	\$5.000
Wire Transfers		
Online Wire Transfer Module	Per Relationship	\$50.000
Outgoing Wire Online Domestic	Per Item	\$7.000
Online Wire Notification	Per Item	\$0.000
ZBA Services		
Zero Balance Master Monthly Mnt.	Per Relationship	\$30.000
Zero Balance Sub Monthly Mnt.	Per Account	\$20.000
Loan Sweep Monthly Maintenance	Per Relationship	Price Varies