



Schedule of Fees - Account Analysis

Account Services

Service Description	Unit of Measure	Standard Fee
Balance Assessment (Move to Account Services)	Deposit Rate (Per \$1,000)	\$ 0.14
Monthly Account Maintenance	Per Account	\$ 22.00
Multi-Currency Account Maintenance	Per Account	\$ 75.00
Research Fees	Per Hour	\$ 35.00
Account/Record Research – Copies	Per Page	\$ 3.00
Audit Request / Confirmation	Each	\$ 15.00
Automated (VRU) Telephone Transfer	Each	Complimentary
Telephone Transfer ¹	Each	\$ 6.50
Cashier's Checks	Each	\$ 10.00
DACA Monthly Maintenance	Per Account	\$ 300.00
DACA 3 rd Party Lender Monthly Maintenance	Per Account	\$ 400.00
Mailed Statement	Each	\$ 5.00
Overdraft Fee – Items Paid ²	Per Transaction	\$ 40.00
Overdraft Ledger Rate	Monthly Avg. Negative Coll. Bal. (Per \$1,000)	\$ 0.15
Returned Item Fee – NSF Transactions ³	Per Transaction	\$ 40.00
Return Item Fee – Special Handling	Each	\$ 50.00
Stop Payment Fee (Branch)	Each	\$ 35.00

ACH

Service Description	Unit of Measure	Price
ACH Received Items: 1 - 5,000 transactions	Each	\$ 0.20
ACH Received Items: 5,001 - 10,000 transactions	Each	\$ 0.15
ACH Received Items: 10,001+ transactions	Each	\$ 0.10
ACH Originated Items: 1 - 5,000 transactions	Each	\$ 0.20
ACH Originated Items: 5,001 - 10,000 transactions	Each	\$ 0.15
ACH Originated Items: 10,001+ transactions	Each	\$ 0.10
ACH Exception Item Processing – Item Reversal	Each	\$ 10.00
ACH Originated Items - International	Each	\$ 3.00
ACH Originated Items - Same Day	Each	\$ 1.00
ACH Module (per month)	Each	\$ 50.00
ACH Notification of Change (NOC)	Each	\$ 2.00
ACH Originated – Addenda Records	Each	\$ 0.03
ACH Restriction (per month) (includes blocks and filters)	Per Account	\$ 13.00
ACH Return Item – Manual	Each	\$ 4.00
Deposited Originated ACH Return	Each	\$ 15.00
Electronic Data Interchange (EDI) Reporting (per month)	Each	\$ 30.00
EDI Reporting - Per Addenda Record	Each	\$ 0.03
Redeposited ACH Item	Each	\$ 10.00
ACH Federal Reserve Receiver File (per month)	Per Account	\$ 75.00

Cash Vault Services

Service Description	Unit of Measure	Price
Armored Carrier	Per Month	At Cost + 15%
Smart Safe	Per Month	At Cost + 15%
Deposit Bags and Deposit Slips	Each	At Cost
Vaulting Fees	Per Month	At Cost + 15%

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Checks

Service Description	Unit of Measure	Price
Checks Deposited	Each \$	0.15
Checks Paid	Each \$	0.20
Deposits (in-person, remote or mobile)	Each \$	1.50
Deposited Item Returned	Per item \$	10.00
Deposit Adjustment	Each \$	6.50
Redeposited Check	Each \$	10.00

Connectivity Services

Service Description	Unit of Measure	Price
NetSuite – Basic	Each	Complimentary
NetSuite – Advanced (per month)	Each \$	100.00
QuickBooks	Each	Complimentary
Xero	Each	Complimentary
Implementation Fee-SFTP	Each \$	1,200.00
File Monthly Maintenance-SFTP	Per File Type \$	100.00
Wire Detail File - Monthly Maintenance 1st Account	Per Account \$	20.00
Wire Detail File - Additional Accounts	Per Account \$	5.00
Wire Detail File - Usage	Per File \$	1.00
Wire Detail File Transactions Reported	Per Transaction \$	0.10
Implementation Fee-API	Each \$	1,000.00
Balance API - Monthly Maintenance 1st Account	Per Account \$	20.00
Balance API - Monthly Maintenance: 2-20 Accounts	Per Account \$	5.00
Balance API - Monthly Maintenance: 21+ Accounts	Per Account \$	1.00
Balance API - Payload	Per Balance Reported \$	0.10
Balance API - Usage: 1-150 API Calls	Per API Call	Included
Balance API - Usage: 150+ API Calls	Per API Call \$	0.003
Transactions API - Monthly Maintenance 1st Account	Per Account \$	20.00
Transactions API - Monthly Maintenance: 2-20 Accounts	Per Account \$	5.00
Transactions API - Monthly Maintenance: 21+ Accounts	Per Account \$	1.00
Transactions API - Payload	Per Transaction Reported \$	0.10
Transactions API - Usage: 1- 90 Transactions	Per API Call	Included
Transactions API - Usage: 91+ Transactions	Per API Call \$	0.003

Currency & Coin

Service Description	Unit of Measure	Price
Coin Supplied	Per roll \$	0.20
Currency/Coin Deposited	Per \$1,000 \$	1.50
Currency Supplied	Per \$1,000 \$	1.50
Cash Order: Manual	Per order \$	20.00
Cash Order: Special	Per order \$	25.00
Cash Order: Standing	Per order \$	10.00

Debit Card Services

Service Description	Unit of Measure	Price
Expedited Debit Card – Domestic	Each \$	30.00
Expedited Debit Card – International	Each \$	65.00

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Documentary Collections (U.S. Dollars)

Service Description	Unit of Measure	Price
Advice – Outgoing	Each \$	100.00
Advice – Incoming	Each \$	100.00
Amendments	Each \$	50.00
Courier – Domestic	Each \$	25.00
Courier – International	Each \$	50.00
SWIFT Messages	Per message \$	30.00

e-Check Services

Service Description	Unit of Measure	Price
e-Check Issued	Each \$	0.75
Print and Mail Check Issued	Each \$	1.65
Print and Mail Postage	Each	At Cost

Integrated Payables

Service Description	Unit of Measure	Price
ACH Originated Items: 1 - 5,000 transactions	Each \$	0.20
ACH Originated Items: 5,001 - 10,000 transactions	Each \$	0.15
ACH Originated Items: 10,001+ transactions	Each \$	0.10
ACH Originated Item Vendor Enabled	Each \$	0.35
Checks Issued	Each \$	1.25
Custom Programming	Per hour \$	150.00
Excess Remittance Page	Per page \$	0.15
FTP – IP File Delivery Monthly Maintenance	Each \$	100.00
Implementation - ACH	Each \$	1,200.00
Implementation - Check	Each \$	1,200.00
Implementation - Virtual Credit Card	Each	Complimentary
Implementation - Wire	Each \$	1,200.00
Inserts provided by Client	Each \$	0.10
Inserts provided by Processor	Each \$	0.05
Monthly Maintenance for Check, ACH, and Wire	Each \$	250.00
Monthly Maintenance for Virtual Credit Card	Each	Complimentary
Outgoing Wire Transfer – Domestic: 1 to 100 wire transfers	Each \$	15.00
Outgoing Wire Transfer – Domestic: 101 to 200 wire transfers	Each \$	11.00
Outgoing Wire Transfer – Domestic: 201 + wire transfers	Each \$	9.00
Outgoing Wire Transfer – International USD: 1 to 50 wire transfers	Each \$	25.00
Outgoing Wire Transfer – International USD: 51 to 100 wire transfers	Each \$	18.00
Outgoing Wire Transfer – International USD: 101 + wire transfers	Each \$	16.00

Liquidity Services (Target Balance Accounts)

Service Description	Unit of Measure	Price
Concentration Monthly Account Maintenance	Each	\$40.00
Tier Accounts (per month)	Each	\$13.00

Lockbox Check Deposits and Notifications

Service Description	Unit of Measure	Price
Lockbox Items Deposited (per check)	Per check \$	0.07
Lockbox Deposits (per deposit)	Per deposit \$	5.00
Lockbox Deposit Total Inquiry (per call)	Per call \$	10.00
Daily Deposit Notification Email Setup (one-time)	Each \$	55.00
Daily Deposit Notification Email (per month)	Per month \$	62.50
Additional Deposit Notification (per report)	Each \$	25.00

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Lockbox Processing and Data Capture

Service Description	Unit of Measure	Price
Sorting	Per envelope \$	0.19
MICR Capture (per check)	Per envelope \$	0.08
Keystroke Charge (per keystroke) – 1 to 25,000 keystrokes	Per keystroke \$	0.018
Keystroke Charge (per keystroke) – 25,000 to 50,000 keystrokes	Per keystroke \$	0.016
Keystroke Charge (per keystroke) – 50,000+ keystrokes	Per keystroke \$	0.014
OCR Keystroke Charge (per keystroke)	Per keystroke \$	0.018
Non-Processable Items (per check)	Per keystroke \$	0.35
Online Decisioning (per check)	Per check \$	5.00
Standalone Lookup Item (per item)	Per check \$	0.02
Invoice Balancing (per item)	Each \$	0.43
Invoice Count	Per item \$	0.08
Check Photocopy (per check)	Per check \$	0.19
Documents Photocopy (per document)	Each \$	3.255
Cash Processing (per deposit)	Per deposit \$	3.50
Walk-in Remittance (per envelope)	Per envelope \$	10.00
Stop File Maintenance (per month)	Per month \$	175.00
Stop File (per item)	Each \$	2.00
Standalone Name & Address File Maintenance	Per month \$	175.00
Standalone Accept File Maintenance	Per month \$	175.00

Lockbox Online and Output Solutions

Service Description	Unit of Measure	Price
Lockbox Online Viewing (per month)	Per month \$	100.00
Image Archive – Color Premium	Each \$	0.002
Image Archive – 1 Year (per item)	Each \$	0.02
Image Archive – 2 Years (per item)	Each \$	0.02
Image Archive – 3 Years (per item)	Each \$	0.02
Image Archive – 7 Years (per item)	Each \$	0.02
Data Transmission Maintenance (per month)	Per month \$	250.00
Image Transmission Maintenance (per month)	Per month \$	275.00

Lockbox - Other Services

Service Description	Unit of Measure	Price
Information Delivery - First Class Mail (per delivery)	Per delivery	Cost
Information Delivery - Courier (per delivery)	Per delivery	Cost
Mail Forwarding (per month)	Per month \$	275.00
Special Handling (per remittance)	Per remittance \$	3.255
Foreign Item Handling (per item)	Each \$	10.00
Lockbox Multiple Payees Maintenance (per month)	Per month \$	100.00
Electronic Lockbox Maintenance (per month)	Per month \$	25.00
Electronic Lockbox Deposits (per deposit)	Per deposit \$	1.00
Electronic Lockbox Items Deposited (per item)	Each \$	0.07
Lockbox Change Request	Per hour \$	175.00

Night Deposit

Service Description	Unit of Measure	Price
Night Deposit Annual Fee	Per agreement \$	35.00
Key Replacement	Each \$	5.00
Lock Bag	Each \$	25.00

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Online Banking Services

Service Description	Unit of Measure	Price
Check Corporate Payor Report	Each	\$ 25.00
Customized Dashboard	Per company ID	\$ 50.00
Encrypted Reports via Email	Per company ID	\$ 50.00
Hard Token Set-up	Each	\$ 75.00
Business Online Monthly Maintenance	First Account	\$ 30.00
Business Online (Additional Account)	Each	\$ 5.00
Online Stop Payment: 1 to 25 stop payments	Each	\$ 20.00
Online Stop Payment: 26 to 50 stop payments	Each	\$ 15.00
Online Stop Payment: 51+ stop payments	Each	\$ 10.00
Outgoing Wire Transfer – Domestic: 1 to 100 wire transfers	Each	\$ 13.00
Outgoing Wire Transfer – Domestic: 101 to 200 wire transfers	Each	\$ 11.00
Outgoing Wire Transfer – Domestic: 201 +	Each	\$ 9.00
Outgoing Wire Transfer – International (USD): 1 to 50 wire transfers	Each	\$ 20.00
Outgoing Wire Transfer – International (USD): 51 to 100 wire transfers	Each	\$ 18.00
Outgoing Wire Transfer – International (USD): 101 +	Each	\$ 16.00
Outgoing Wire Transfer – International FX: 1 to 25 wire transfers	Each	\$ 25.00
Outgoing Wire Transfer – International FX: 26 to 50 wire transfers	Each	\$ 23.00
Outgoing Wire Transfer – International FX: 51 + wire transfers	Each	\$ 21.00
Wire Transfer Module (per month)	Each	\$ 30.00

Positive Pay

Service Description	Unit of Measure	Price
ACH Positive Pay	Per account, Per month	\$ 13.00
Check Positive Pay	Per account, Per month	\$ 13.00
Payee Positive Pay – Add on	Per account, Per month	\$ 2.00
Positive Pay – Non-Resolved[j]	Per day	\$ 6.50
Reverse Positive Pay	Per account, Per month	\$ 13.00
Positive Pay Issues	Each	\$ 0.06
Positive Pay Exceptions	Each	\$ 1.50
Positive Pay Do not Pay (Return)	Each	\$ 5.00

Remote Deposit Capture (RDC)

Service Description	Unit of Measure	Price
RDC Checks Deposited	Each	\$ 0.20
RDC Module (per month)	Each	\$ 50.00
RDC Deposit	Each	\$ 1.50

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Safe Deposit Box Fees

Box Size	Unit of Measure	Price
Annual rent for 2" x 5" box	Each \$	40.00
Annual rent for 3" x 5" box	Each \$	40.00
Annual rent for 5" x 5" box	Each \$	55.00
Annual rent for 2" x 10" box	Each \$	55.00
Annual rent for 3" x 10" box	Each \$	80.00
Annual rent for 5" x 10" box	Each \$	95.00
Annual rent for 6" x 10" box	Each \$	95.00
Annual rent for 7" x 10" box	Each \$	95.00
Annual rent for 4.5" x 15" box	Each \$	105.00
Annual rent for 5" x 16" box	Each \$	110.00
Annual rent for 9" x 10" box	Each \$	120.00
Annual rent for 10" x 10" box	Each \$	145.00
Annual rent for 15" x 10" box	Each \$	160.00
Annual rent for 16" x 10" box	Each \$	160.00
Annual rent for 22" x 16" box	Each \$	225.00
Annual rent for 33" x 16" box	Each \$	300.00
Forced Entry (plus reimbursement of costs)	Each \$	35.00
Lost Key Replacement	Each \$	20.00

SWIFT Services

Service Description	Unit of Measure	Price
Advices – MT900 and MT910	Per month \$	50.00
Outgoing Wire Transfer – MT101 and MT103	Each \$	13.00
Payment (FIN) Messages Setup Fee	Each \$	1,000.00
Payment (FIN) Messages – Monthly Maintenance	Each \$	100.00
Reporting – MT940, MT942, and MT950 (per month)	First account \$	100.00
Reporting (Additional Account) (Maximum charge of \$500)	Each \$	50.00
FileAct Setup Fee	Each \$	3,000.00
FileAct Monthly Maintenance	Per month \$	200.00

Third-Party Services

Service Description	Unit of Measure	Price
Check Order	Each	At Cost
Vendor Services – Handling Fee	Per invoice \$	25.00

Wire Transfer Services

Service Description	Unit of Measure	Price
Book Wire Transfer – Credit	Each \$	6.50
Incoming Wire Transfer – Domestic, International USD, or FX: 1 to 150 wires	Each \$	12.00
Incoming Wire Transfer – Domestic, International USD, or FX: 151 to 300 wires	Each \$	10.00
Incoming Wire Transfer – Domestic, International USD, or FX: 301 +	Each \$	8.00
Book Wire Transfer - Debit	Each \$	6.50
Outgoing Wire Transfer – Domestic	Each \$	50.00
Outgoing Wire Transfer – International USD	Each \$	75.00
Outgoing Wire Transfer – International FX	Each \$	75.00
Wire Transfer Email Notification	Per month \$	25.00
Exception Wire Transfer - Domestic (telephone, email)	Each \$	100.00
Exception Wire Transfer - International USD/FX (telephone, email)	Each \$	100.00

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Schedule of Fees - Account Analysis

Wholesale Lockbox

Service Description	Unit of Measure	Price
Lockbox Setup Fee (one-time)	Each \$	100.00
Lockbox Maintenance (per month)	Per month, per box \$	130.00
Lockbox Processing (per item) – 1 to 250 items	Each \$	0.40
Lockbox Processing (per item) – 251 to 500 items	Each \$	0.36
Lockbox Processing (per item) – 1 to 250 items	Each \$	0.32
No Check Enclosed/Correspondence (per envelope)	Per envelope \$	0.32
Image Capture (per document)	Each \$	0.25
Image Capture - Documents (per page) – 1 to 1,500 pages	Per page \$	0.17
Image Capture - Documents (per page) – 1,501 to 3,000 pages	Per page \$	0.17
Image Capture - Documents (per page) – 1 to 1,500 pages	Per page \$	0.17
Image Capture - Coupons (per coupon)	Per coupon \$	0.08

Wholesale Lockbox

Service Description	Unit of Measure	Price
Lockbox Setup Fee (one-time)	Each \$	100.00
Lockbox Maintenance (per month)	Per month, per box \$	130.00
Full Pay Single Processing (per item)	Each \$	0.35
Partial Pay Single Processing (per item)	Each \$	0.40
Multiple Item Processing (per item)	Each \$	0.42
Check Only Processing (per item)	Each \$	0.40
No Check Enclosed/Correspondence (per envelope)	Per envelope \$	0.32
Check and List (per account)	Per account \$	0.18
Image Capture (per document)	Per page \$	0.25
Image Capture - Documents (per page) – 1 to 1,500 pages	Per page \$	0.17
Image Capture - Documents (per page) – 1,501 to 3,000 pages	Per page \$	0.16
Image Capture - Documents (per page) – 3,001 + pages	Per page \$	0.15
Image Capture - Checks (per check) – 1 to 1,500 checks	Per page \$	0.08
Image Capture - Checks (per check) – 1,501 to 3,000 pages	Per page \$	0.07
Image Capture - Checks (per check) – 3,001 + pages	Per page \$	0.06
Image Capture – Coupons (per coupon)	Per coupon \$	0.08

¹Telephone Transfer (between accounts of the same ownership) performed via assistance from Client Care, Client Services, Relationship Manager, Client Banking Officer, or Branch Representative.

²Daily total maximum of 5 transactions or \$200 combined for Overdraft Fee - Item Paid and Returned Item Fee - NSF Transactions. If your account is overdrawn by less than \$10.00, or the item causing the overdraft is less than \$10.00, no fee will be assessed.

³Applies to check, payee, reverse, or ACH Positive Pay.

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