

Business Fee Schedule

Current as of December 31, 2025. Fees are subject to change. Please call 1-800-288-3425 if you have questions.

The following fees may be assessed against your account in accordance with the condition described in Terms and Conditions of your Account in a separate disclosure.

Account Related Fees

Check Printing varies by style

Chargeback Fee \$5
(Check or ACH Return)

Coin Purchase \$0.15 per roll
(Simply Better Business Checking & Business Interest Checking receive 15 rolls free per month)

Collection Item/Foreign Check \$10
(Fees charged by correspondent or foreign banks will apply)

Currency Purchase \$0.15 per strap
(Simply Better Business Checking & Business Interest Checking receive 10 straps free per month)

Dormant Account Monthly Service Charge \$5

Early Closure Account Service Fee \$15

Nonsufficient Funds Fee \$22/item
(by check, in-person withdrawal, ATM withdrawal, or other electronic means)

Overdraft Fee \$22/item
(by check, in-person withdrawal, ATM withdrawal, or other electronic means)

Same Day ACH Origination Fee \$5

Stop Payment Charge \$27
(Check or ACH)

Sustained Overdraft Charge \$5/day

Temporary Checks – Set of 10 \$2
(Waived for new accounts)

Wire Transfer Fee – Outgoing (Phone or Branch)

Domestic \$25
International \$75

Wire Transfer Fee – Incoming International \$25

Funds Management Sweeps

Sweep Set-Up Fee \$25

Sweep Main Monthly Fee \$25

Sweep Sub Monthly Fee \$10

Sweep Exchange Monthly Fee \$50

One-Way Overdraft Protection Sweep No Charge

Visa Debit Card

Debit Card Replacement Fee \$5

Transactions at Think ATMs No charge

Transactions at non-Think ATMs 8 free/month
..... then \$1/each

Miscellaneous Fees

Cashier's Check No charge

Money Order \$1.75

Overnight Mail Handling Fee \$20

Record Search \$15/hour (1 hour min)

Returned Mail Fee \$10

Statement Copy \$2

(Waived if enrolled in electronic statements)

Statement Balancing \$15/hour (1 hour min.)

Online Cash Management Services

Business Bill Pay Payments 10 free/month
..... then \$0.55/each

Cash Management Set-Up Fee \$25

Cash Management Monthly Fee \$15
(Includes ACH only, ACH and Wires, or Wires only)

Cash Management Multi-User Set-Up No charge

Chargeback Fee \$5
(Cash Management ACH Return)

Same Day ACH Batch \$5/batch

Same Day ACH Item \$0.12/item in batch

Positive Pay Monthly Service Fee \$25

Positive Pay Exception Item Fee \$1

Remote Deposit Capture Monthly Service Fee \$45

Tax Payment \$3

Wire Transfer Fee – Outgoing

Domestic \$20

International \$65