

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

