# Business Fee Schedule

Current as of July 1st, 2026. 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)

Credit Back Fee ..... $5
(ACH Return)

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 - Domestic ..... $25
(Outgoing - Phone or Branch)

Wire Transfer Fee - International ..... $75
(Outgoing - Phone or Branch)

Wire Transfer Fee – International ..... $25
(Incoming)

## 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)

Credit Back Fee ..... $5
(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

CM Wire Transfer – Domestic ..... $20
(Outgoing)

CM Wire Transfer – International ..... $65
(Outgoing)