

# Business Fee Schedule

Current as of December 18, 2019. Fees are subject to change. Please call 1-800-288-3425 if you have questions.

## Account Related Fees

ACH Origination Return .....	\$20
Automatic Advance Sweep Fee .....	\$5
Check Printing .....	varies by style
Chargeback Fee - Deposited Check .....	\$5/\$15
Coin Purchase .....	\$.15 per roll
<small>(Simply Better Business Checking &amp; Business Interest Checking receive 15 rolls free per month)</small>	
Currency Purchase .....	\$.15 per strap
<small>(Simply Better Business Checking &amp; Business Interest Checking receive 10 straps free per month)</small>	
Dormant Account Monthly Service Charge.....	\$5
Early Closure Account Service Fee.....	\$15
<small>(Waived after 90 days)</small>	
Excess MMD Transaction Charge.....	\$5
<small>(Federal Reg D limits savings and money market accounts to 6)</small>	
Overdraft Fee.....	\$22/item
Record Search.....	\$15/hour (1 hour min.)
Return Item Fee.....	\$22
Safe Deposit Box Rental .....	Varies by size and location
Safe Deposit Box Lost Key .....	\$10
Safe Deposit Box Drilling .....	\$200
Stop Payment Charge.....	\$27
Statement Balancing.....	\$15/hour (1 hour min.)
Statement Copy .....	\$2
<small>(Waived if enrolled in electronic statements)</small>	
Sustained Overdraft Charge .....	\$5/day
Temporary Checks - Set of 10 .....	\$2
<small>(Waived for new accounts)</small>	
Wire Transfer Fee – Outgoing (Phone)	
Domestic.....	\$25
Foreign.....	\$75
Wire Transfer Fee – Incoming	
Foreign.....	\$25
<b>Miscellaneous Fees</b>	
Cashier's Check.....	No charge
Collection Item/Foreign Check .....	\$10
<small>(Fees charged by correspondent or foreign banks will apply)</small>	
Money Order.....	\$1.75
Overnight Mail Handling Fee.....	\$20
Returned Mail Fee .....	\$10

Disposable Night Deposit Bag .....	\$1
<b>Online Banking</b> .....	No charge

## Online Bill Pay

Electronic Rush Payment.....	\$4.95
Next Business Day Rush Check .....	\$19.95
Payments.....	10 free/month then \$0.55/each
Payroll Service.....	\$10/month
Person to Person Electronic Payment .....	No charge
2 <sup>nd</sup> Day Rush Check .....	\$14.95

## Online Cash Management Services

Cash Management Set-Up Fee .....	\$25
Cash Management Monthly Service Fee .....	\$15
ACH Return .....	\$10
Same Day ACH .....	\$5 /batch plus \$0.12 /item in batch
Positive Pay Monthly Service Fee.....	\$25
Positive Pay Exception Item Fee .....	\$1
Remote Deposit Monthly Service Fee.....	\$45
Security Token Replacement.....	\$20
Tax Payment .....	\$3
Wire Transfer Fee – Outgoing	
Domestic.....	\$20
Foreign .....	\$65

## 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
Visa Debit Card Rush Fee .....	\$35
Visa Debit Receipt Copy .....	\$5

Think does not levy a transaction surcharge on Think Visa Debit cards at cash machines it owns. However, some cash machine owners do levy a surcharge. These surcharges are drawn directly from your account and are over and above the transaction fees paid by Think on your behalf.