

Simply Business Checking Account Fees

Effective January 1, 2022

| Business Service Fees | Fee Amount | When Is The Fee Charged? |
|--|---|---|
| Originated ACH Credit | \$0.25 | Per item. |
| Originated ACH Debit | \$0.25 | Per item. |
| ACH Return | \$8.00 | Per ACH returned item. |
| Account Reconciliation Module | \$30.00 | Per month for use of Account Reconciliation Module with positive pay service. |
| Auto Load Module | \$20.00 | Per month for use of Auto Load Module with positive pay service. |
| ACH Module | \$30.00 | Per month for use of originating ACH transactions with online banking. |
| Daily Negative Uncollected Balance Fee | WSJ (Wall Street Journal) Prime + 4.00% | Per day. |
| Depositing Coins per Roll | \$0.0800 | Per roll. |
| Depositing Coins per \$1.00 | \$0.0012 | Per \$1.00 |
| Depositing Coins per \$100.00 | \$0.12 | Per \$100.00 |
| Depositing Coins per \$1,000.00 | \$0.85 | Per \$1,000.00 |
| Depositing Currency per Standard Strap | \$0.25 | Per strap. |
| Depositing Currency per \$1.00 | \$0.0010 | Per \$1.00 |
| Depositing Currency per \$100.00 | \$0.075 | Per \$100.00 |
| Depositing Currency per \$1,000.00 | \$0.70 | Per \$1,000 |
| Line of Credit Sweep | \$225.00 | Per month for automatic line-of-credit / operating account balance sweep service, regardless of the number of sweeps during the month. |
| Mobile Deposit Service | \$15.00 | Per month for Mobile Deposit for Business app. |
| Mobile Deposit | \$0.30 | Per deposit item. |
| Money Market Sweep | \$60.00 | Per month for automatic money market / operating account balance sweep service, regardless of the number of sweeps during the month. (<i>Regulation D transaction limitations apply.</i>) |
| Outgoing Domestic Wire - Online | \$30.00 | Per wire processed through Online Banking. |
| Outgoing International Wire - Online | \$45.00 | Per wire processed through Online Banking. |
| Positive Pay | \$75.00 | Per month when using positive pay service for check only or for both ACH and check. Maximum of 2 accounts included. |
| Positive Pay - 3 or more accounts | \$15.00 | Additional charge per account per month for each account over 2 when using positive pay service for check only or for both ACH and check. |
| Positive Pay – ACH only | \$45.00 | Per month when using positive pay service for ACH only. Maximum of 2 accounts included. |

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| Business Service Fees | Fee Amount | When Is The Fee Charged? |
|--|------------|---|
| Positive Pay - ACH only - 3 or more accounts | \$15.00 | Additional charge per account per month for each account over 2 when using positive pay service for ACH only. |
| Purchasing Coins per Roll | \$0.0800 | Per roll. |
| Purchasing Coins per \$1.00 | \$0.0012 | Per \$1.00 |
| Purchasing Coins per \$100.00 | \$0.12 | Per \$100.00 |
| Purchasing Coins per \$1000.00 | \$0.85 | Per \$1000.00 |
| Purchasing Currency per Strap | \$0.35 | Per strap. |
| Purchasing Currency per \$1.00 | \$0.0012 | Per \$1.00 |
| Purchasing Currency per \$100.00 | \$0.12 | Per \$100.00 |
| Purchasing Currency per \$1000.00 | \$0.85 | Per \$1000.00 |
| RDC - 1-2 accounts | \$40.00 | Per single feed machine per month for 1-2 accounts using remote deposit capture. |
| RDC - 3-4 accounts | \$60.00 | Per single feed machine per month for 3-4 accounts using remote deposit capture. |
| RDC - 5 or more accounts | \$85.00 | Per single feed machine per month for 5 or more accounts using remote deposit capture. |
| RDC-Multi-Feed - 1-2 accounts | \$60.00 | Per multi-feed machine per month for 1-2 accounts using remote deposit capture. |
| RDC-Multi-Feed - 3-4 accounts | \$80.00 | Per multi-feed machine per month for 3-4 accounts using remote deposit capture. |
| RDC-Multi-Feed - 5 or more accounts | \$105.00 | Per multi-feed machine per month for 5 or more accounts using remote deposit capture. |
| RDC Per Deposit Item | \$0.25 | Per deposit item using remote deposit capture. |
| Same Day ACH File | \$4.00 | Per ACH payment batch submitted for same day processing/settlement. |
| Standard ACH File | \$3.00 | Per ACH payment batch submitted for standard next day processing/settlement. |

* NSF/UCF Fees and ATM fees are not subject to business earnings credit

**Please refer to our Schedule of Fees for information on other fees that may apply.