

Simply Business & Business Checking Account Fees

Effective August 1, 2023

| Business Service Fees | Fee Amount | When Is the Fee Charged? |
|--|---------------------|---|
| Originated ACH Credit | \$0.30 | Per item. |
| Originated ACH Debit | \$0.30 | 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. |
| Cleared Item (Simply Business) | \$0.40 | Per item in excess of 100 during a statement cycle. |
| Cleared Item (Business Checking) | \$0.40 | Per item in excess of 250 during a statement cycle. (First 250 items charged at \$0.25 per item during a statement cycle.) |
| Daily Negative Uncollected Balance | WSJ 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. |
| Mailed Statement | \$5.00 | Per month for Business Checking accounts. |
| 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. (Regulation D transaction limitations apply.) |
| Outgoing Domestic Wire - Online | \$30.00 | Per wire processed through Online Banking. |
| Outgoing International Wire - Online | \$45.00 | Per wire processed through Online Banking. |

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|--|------------|---|
| 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+ 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. |
| Positive Pay – ACH only – 3+ 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 | \$45.00 | Per single feed machine per month for 1-2 accounts using remote deposit capture. |
| RDC – 3 – 4 accounts | \$65.00 | Per single feed machine per month for 3-4 accounts using remote deposit capture. |
| RDC – 5+ accounts | \$90.00 | 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+ accounts | \$105.00 | Per multi-feed machine per month for 5 or more accounts using remote deposit capture. |
| RDC Per Deposit Item | \$0.30 | 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 | \$4.00 | Per ACH payment batch submitted for standard next day processing/settlement. |

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