



Effective as of February 7, 2025

Fee Schedule

| | | | CURRENT FEE |
|----------------------------------|-------------------------------------|--|-------------|
| Analysis Checking Account | | | |
| Minimum To Open | | | \$100.00 |
| Monthly Maintenance Fee | Per Month | | \$15.00 |
| Deposit Item Fee | Per Item | | \$0.30 |
| Per Item in Deposit Fee | Per Item | | \$0.15 |
| Per Check Written Fee | Per Item | | \$0.20 |
| Per ACH Debit | Per Item | | \$0.17 |
| Per ACH Credit | Per Item | | \$0.17 |
| Coin and Currency | per \$1,000 deposit and/or withdraw | | \$0.60 |

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|---|-------------------------------------|--|----------|
| Money Service Business Account (MSB) | | | |
| Minimum To Open | | | \$100.00 |
| Monthly Maintenance Fee | Per Month | | \$395.00 |
| Deposit Item Fee | Per Item | | \$1.00 |
| Per Item in Deposit Fee | Per Item | | \$0.75 |
| Per Check Written | Per Item | | \$1.00 |
| Per ACH Debit | Per Item | | \$0.75 |
| Per ACH Credit | Per Item | | \$0.75 |
| Coin and Currency | per \$1,000 deposit and/or withdraw | | \$1.00 |

| | | | |
|---|---|--|--------------------|
| Business 250 Checking | | | |
| Minimum To Open | | | \$100.00 |
| Monthly Maintenance Fee | Per Month | | Free |
| Debits, Credits and Items Deposited Fee | First 250 combined items* | | Free |
| | Fee per combined items over 250* | | \$0.50 Per Item |
| Coin and Currency per Deposit and/or Withdraw | Coin and currency \$10,000 or less | | Free |
| | Coin and currency greater than \$10,000 | | \$0.75 per \$1,000 |

| | | | |
|---|---|--|--------------------|
| Business 500 Checking | | | |
| Minimum To Open | | | \$100.00 |
| Monthly Maintenance Fee | Monthly Maintenance Fee can be waived with <u>one</u> of the following: <ul style="list-style-type: none"> ▪ \$10,000 minimum average daily balance ▪ \$15,000 combined balances in checking, savings, and/or MMA account(s) – OR – ▪ \$50,000 outstanding business loan balance | | \$25.00 |
| Debits, Credits and Items Deposited Fee | No charge for the first 500 combined items * | | Free |
| | Fee per combined items over 500* | | \$0.50 Per Item |
| Coin and Currency per Deposit and/or Withdraw | Coin and currency \$20,000 or less | | Free |
| | Coin and currency greater than \$20,000 | | \$0.75 per \$1,000 |

*items include checks paid, debit and credit memos, deposit tickets, checks deposited, online bill payments, & electronic debits & credits (including debit card transactions)

