



## BUSINESS DEPOSIT ACCOUNT SCHEDULE OF CHARGES

### DEPOSIT ACCOUNTS

Account Name	Monthly Service Charge	How to Reduce Monthly Service Charge
<b>BusinessFirst Checking</b> <i>(with eStatements)</i> Minimum to open: \$50.00	\$0	eStatements required to avoid \$5.00 monthly paper statement fee
<b>First Business Savings</b> Minimum to open: \$50.00	\$5.00	Maintain a \$200 daily collected balance <sup>1</sup>
<b>First Business Money Market</b> Minimum to open: \$50.00	\$20.00	Maintain a \$2,500 daily collected balance <sup>1</sup>

### OTHER BUSINESS CHECKING AND SAVINGS ACCOUNT RELATED FEES

Fee Description	Fee Amount
Insufficient Funds Charge – Paid	\$34.00 per item
Insufficient Funds Charge – Returned	\$34.00 per item
Overdraft Service Charge	If your account has a negative value for its end of day Daily Collected Balance available for five (5) or more consecutive calendar days, an \$8.00 charge will be applied to your account on each business day ( <i>Monday through Friday, excluding Bank holidays</i> ) until your account has a positive end of day Daily Collected Balance available.
Money Market Service Charge	\$15.00 per item
OD Protection Tran Fee	\$10.00 per transfer
Uncollected Funds Charge	\$5.00 per item
Certified Check Fee	\$10.00 per item
Returned Deposited Item Charge	\$15.00 per item
Returned Deposited Item Coupon Charge	\$28.00 per envelope
Bond Coupon Redemption Charge	\$2.00 per envelope
Stop Payment Fee (Checks and ACH)	\$30.00 per order
Instant Statement	\$2.00
Replacement (Lost or Stolen) ATM/Debit Card	\$5.00
Check orders	<i>Varies by Type</i>
Treasurer's Check <sup>2</sup>	\$10.00 per check
Money Order <sup>2</sup>	\$5.00 per order
Statement Print Service Fee	\$10.00 for first page, \$1.00 per page thereafter; \$2.00 per check
Research Fee	\$25.00 per hour
Premature Account Closing	\$15.00 per account, <i>closed within the first 90 Calendar days</i>
Paper Statement Fee	\$5.00 per month

Fee Description	Fee Amount
Currency Conversion Assessment CCA Fee	The Currency Conversion Assessment CCA Fee is .20% of 1.10% of any transaction where the country code of the merchant does not equal the country code of the account range. For Debit MasterCard® card international transactions, we will use as the exchange rate of the Debit MasterCard® either the (i) wholesale market rate or (ii) the government-mandated rate, in effect one day prior to the transaction processing date. This conversion factor is increased by .20% to determine the total Currency Conversion Assessment.
Cross Border Assessment ICA Fee	The Cross Border Assessment ICA Fee is .90 of 1.10% of the transaction amount of any cross-border transaction processed through the Dual Message System (signature-based) or Single Message System (PIN -based). This fee applies to any transaction conducted using a credit or debit Cirrus®, Maestro®, or MasterCard card in which the country code of the merchant does not equal the country code of the account range.
Int'l Services Assessment (ELN)	A fee of 1.00% of the transaction amount may be added to any transaction that utilizes the Global Payment System. The fee is separate from any Currency Conversion Assessment CCA Fee or Cross Border Assessment ICA Fee that may be applied to your transaction.
Incoming Wire Transfers	Domestic: \$15.00 Foreign (In-clearing through Bankers Bank Northeast): \$26.00 Foreign (In-clearing through Federal Reserve): \$15.00
Outgoing Wire Transfers	Domestic: \$25.00 Foreign: \$40.00

### **MISCELLANEOUS FEES**

Fee Description	Fee Amount
Notary Services	\$2.00 per notarized document
Legal Process (e.g.: levies, subpoenas, garnishment of account)	\$100 Bank Fee
Bill Pay Service	No Charge
Expedited Bill Pay Service	\$7.95 per payment
Collection Items	\$35.00 per item plus any additional processing fees charged by correspondent banks
Loose Coin Counting	No charge for account customers 10% of counted coin value converted to dollars for non-customers

### **CASH MANAGEMENT SERVICES FEES<sup>3</sup>**

Fee Description	Fee Amount
QuickBooks Direct Connect	\$7.50 per month
Wire Transfer Module (2 Security Tokens included)	\$12.00 per month
ACH Module (2 Security Tokens included)	\$35.00 per month
ACH File	\$5.00 per file
Positive Pay	\$50.00 per month
Security Tokens	\$6.00 each per month (after 2)
Commercial Capture Express <sup>4</sup>	\$50.00 per month

## SAFE DEPOSIT BOX RENTAL AND RELATED FEES

Fee Description	Fee Amount
2" x 5" (Rental)	\$50.00
3" x 5" (Rental)	\$55.00
5" x 5" (Rental)	\$65.00
3" x 10" (Rental)	\$80.00
5 "x 10" (Rental)	\$105.00
10" x 10" (Rental)	\$180.00
Lost Key	\$25.00
Drilling	\$250.00 or more depending on locksmith fees
Late Fee	Annual \$15.00

<sup>1</sup> If at any time during the statement cycle period the end of day daily collected balance available is below the stipulated amount, the Monthly Service charges may apply.

<sup>2</sup> Charge may appear on periodic statement in either manner: (1) The amount of charge is a separate line item; or (2) The amount of charge is added to the amount of the monetary instrument purchased and will appear as a lump sum withdrawal.

<sup>3</sup> Additional terms, conditions and fees may apply. Cash Management Services will not be individually itemized on your periodic statement but will appear as one (1) fee titled "Cash Management Services Fees". Earnings credit may offset some Cash Management Services Fees. The earnings credit rate is variable and may be changed at our discretion without notice and is applied when your balances reach a minimum bank-established balance level. The earnings credit allowance applies only to the current statement cycle. You may request an Analysis Statement that itemizes Cash Management Services fees and earnings credits applied.

<sup>4</sup> A check scanning device is required for Commercial Capture Express. Additional fees for the scanning device may apply and, if applicable, will appear on your Analysis Statement as "Commercial Capture Device Fee".

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