

ACH Services

- Monthly Access Fee \$20.00
- Same Day ACH (*per batch*) \$20.00

Item Processing

- Checks Paid \$0.10
- Deposit Items Returned \$0.10
- Deposits \$0.25
- Electronic Credits \$0.10
- Electronic Debits \$0.10
- In Clearing Checks \$0.10
- Not On Us Deposits \$0.10
- On Us Deposits \$0.10
- Over the Counter Checks \$0.10
- Over the Counter Withdrawals \$0.10
- Overdraft Fee \$38.00
- Returned Checks \$5.00

Online Banking

- Online Cash Management (OCM) \$20.00
(monthly fee)

SmartPay

- Express \$50.00
(monthly fee)
- Biller Direct \$250.00
(set-up fee)
- Biller Direct \$175.00
(monthly fee)
- Item Fee \$0.10
(each transaction counted as item)

Remote Deposit Capture (RDC)

- RDC Fee \$40.00
(monthly fee)
- Single-Feed Scanner Lease \$15.00
(monthly fee)
- Multi-Feed Scanner Lease \$25.00
(monthly fee)
- RDC Deposit \$0.25
- RDC On Us Deposited Item \$0.10
- RDC Not On Us Deposited Item \$0.10

Wire Transfers

- Domestic Incoming \$15.00
- Domestic Outgoing \$25.00
- Foreign Incoming \$20.00
- Foreign Outgoing \$50.00

Wire Transfers (Self-Service)

- Domestic Incoming \$15.00
- Domestic Outgoing \$20.00
- Foreign Incoming \$20.00
- Foreign Outgoing \$45.00
- OCM Wire Module No Charge

Additional Services (Monthly)

- Account Analysis Maintenance Fee \$10.00
(per EIN)
- CD Rom Maintenance \$35.00
- Electronic Data Interchange (EDI) Service \$25.00
- Insured Cash Sweep (ICS) \$100.00
- Master Line of Credit (LOC) Sweep \$150.00
- Positive Pay \$50.00
- Zero Balance Account (ZBA) Maintenance \$25.00