

# Forward Checking Fee Schedule

## Commercial



The following fees and charges may be assessed against your account.

### Online/Mobile Banking Services

Online/Mobile Banking Service	\$50 per month \$25 per account (1-10 accts) \$5 per account (11+ accts)
ACH Service	\$40 per month
Autobooks Service	Complimentary
Bill Pay Service	\$5 per month
Book Transfer Service	Complimentary
External Transfer Service	Complimentary
Wire Service	\$30 per month

### ACH Services

ACH Credit or Debit	\$0.15 per item
ACH Same Day Credit or Debit	\$1.00 per item
Reversed ACH	\$15 per item
Returned ACH*	\$12 per item

### Bill Pay Services

Bill Pay Item (Check or ACH)	\$0.60 per item
Bill Pay Returned Item or Stop Pay	\$25 per item

### Transfer Services

Book Transfer	Complimentary
External Transfer	\$0.50 per item

## Wire Services

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Wire Out Domestic	\$12 per item
Wire Out International USD	\$25 per item
Wire Out FX	\$25 per item
Wire Out (Manual)	\$40 per item
Wire In	\$10 per item
Wire Drawdown/Reverse	\$10 per item

## Fraud Control Services

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Positive Pay Service <i>Standard, Payee, or Reverse</i>	\$25 per month
Positive Pay Accounts <i>Standard, Payee, or Reverse</i>	1 <sup>st</sup> account free, then \$10 per month per account
ACH Positive Pay Service	\$25 per month
ACH Positive Pay Accounts	1 <sup>st</sup> account free, then \$10 per month per account

## Integration Services

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QuickBooks Online Direct Connection	Complimentary
QuickBooks Desktop Direct Connection	Complimentary

## Remote Deposit Services

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Remote Deposit Scanner Service	\$45 per month per scanner
Remote Deposit Scanner Check Deposits	\$0.15 per item

## Card Services

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Debit Card	Complimentary with unlimited users
Debit Card Replacement (after 1st free)	\$5 per card
Debit Card Expedited Delivery	\$35 per card

## General Account Services

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Monthly Account Maintenance*	\$5 per account
Zero Balance Monthly Account Maintenance (Target)	\$30 per account
Zero Balance Monthly Account Maintenance (Sub)	\$10 per account
Deposit Account Control Agreement (DACA) <i>Springing</i>	\$250 setup fee
Checks Paid	\$0.20 per item
Checks Deposited	\$0.15 per item
Foreign Check Collection	\$30 per item
Stop Payments (Check)	\$15 per item
Returned Check*	\$12 per item
Overdraft Paid Items*	\$25 per item
Returned Item- NSF*	\$25 per item
Overdraft Ledger Rate*	P+3% on Negative Balance \$5 per month after 12 mo inactivity
Dormant Account	
Legal Process (Subpoena, Summons)	\$100 per request
Levy	\$100 per request

## API Services

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API Implementation Fee	Varies
API Banking Access	Varies
API ACH Credit or Debit	\$0.15 per item
API ACH Same Day Credit or Debit	\$1.00 per item
API Wire Out Domestic	\$15 per item
API Wire Out International USD	\$40 per item

\*Fees not included for Analysis on non-interest checking accounts. These fees may be debited at the time of occurrence directly from the applicable account.

## DISCLOSURE

All non-interest Checking accounts will automatically be set up for Account Analysis billing. Fees may be offset based on the average collected balance in your account. The Average Collected Balance is calculated by adding the collected daily balance in the account for each day of the period and dividing that figure by the number of days in the period. Service charges are not prorated for partial months.

Monthly service charges will be evaluated from the first day of the statement period through the last day of the statement period. Analysis fees will be debited from your primary account (or the account(s) of your choosing) every 15th of the month for the previous statement period. Analysis statements will be available to view in online banking on the 16<sup>th</sup> of each month. If the 15th falls on a non-business day, the account will be charged on the next available business day and the statement will be available the following day. eStatements are available for account and analysis statements. Enrollment within Online Banking is required for eStatements.

All interest-bearing accounts are not set up for Account Analysis and may incur any of these fees directly to the applicable account.

Account owners must promptly pay the fees and charges associated with their accounts and services, and are jointly and severally liable for such fees. We may deduct account fees automatically from your accounts. Some services are negotiated separately and may be subject to other written agreements with us. Information on fees for services not covered by the Schedule is available upon request. The Bank may amend the Service pricing from time to time. Certain prices are subject to change without prior notice. Special or additional Services performed at the Client's request will be subject to additional terms and fees. Information on services not covered by the schedule is available upon request. In addition to fees, you agree to pay for all taxes, tariffs, and assessments levied by any government agency in connection with your account or account-related services (excluding any income tax payable by us).