



Schedule of Fees & Service Charges - Business Accounts

Effective: 01/01/2017

Checking, Savings, & Money Market Accounts

Business Accounts - per account, per month

Basic Checking (fee waived if balance >\$2,500)	\$12.00
- Items Paid over 100, per item	\$0.17
Interest Checking (fee waived if balance >2,500)	\$12.00
- Items Paid over 100, per item	\$0.17
- Deposit Tickets over 100, per ticket	\$0.20
Money Market (fee waived if balance >\$5,000)	\$12.00
Business Premium Plus MM (fee waived if balance >\$5,000)	\$12.00
Money Market Excess Withdrawal Fee (> 6 per mo) per withdrawal	\$15.00
Retainage Account - Set up fee	\$25.00

Home Owners Association (HOA) Property Management

HOA Checking: Analyzed Account	
- HOA Account Monthly Maintenance	\$5.00
- HOA Remote Deposit Capture	\$35.00
HOA Money Market Account: Min balance to open \$100	
Money Market Excess Withdrawal Fee (> 6 per mo) per withdrawal	\$15.00

Business Analyzed Checking - per account, per month

Analyzed Checking	\$14.00
- Checks Paid, per check	\$0.17
- Deposit Tickets, per ticket	\$0.20
- Electronic Debit, per item	\$0.17
- Electronic Credit, per item	\$0.13
On-Ups Deposited items, per item	\$0.08
All other Deposited items, per item	\$0.13
Cash Deposited per \$1,000 (at PSB)	\$0.20
Deposit Insurance, per \$100 of avg. ledger balance	\$0.0065
Uncollected Funds Use: Prime +4% w/ 10% Minimum	

Other Fees & Services

Online Banking	No Charge
Online Bill Pay	No Charge
Mobile Deposits, per deposit - Business	\$0.50
Stop Payment, per request (phone)	\$25.00
Stop Payment, per request (online)	\$15.00
Deposited Item Returned, per item	\$10.00
Re-Deposited Returned Item, per Item	\$5.00
Non Sufficient Funds (NSF), per item returned	\$30.00
Overdraft, per item paid	\$30.00
Cashier's Check	\$5.00
Foreign Check Deposited, per item	\$5.00
Foreign Deposited Item Returned, per item	\$20.00
Interim Statement, per request	\$3.00
Statement Copy, per statement	\$3.50
Debit Card Replacement	\$5.00
Notary - for clients only	No Charge
Legal Processing Fee, per request	\$100.00
Legal Record Retrieval Expense	At Cost
Hourly Research Fee, one hour minimum	\$75.00
Foreign Drafts - Canadian/Other, per item	\$25.00
Stop Payment on Foreign Draft, per request	\$50.00
Incoming/Outgoing Collection (domestic or foreign), per item	\$25.00
Collections - Foreign Documentary Research	\$50.00
Inactive/Dormant Account, per month	\$5.00

Cash Management Services

ACH

One-time ACH set up fee	\$50.00
Origination, per batch	\$5.00
Origination, per credit/debit within each batch	\$0.12
ACH Returns	\$10.00
ACH Notification of Change	\$5.00
EDI Reporting, per month	\$30.00
High Volume ACH Monthly Module Fee (>2,500 ACH Items per month, batch fees are waived with this module)	\$50.00

Courier Fees

Regularly Scheduled Pickup, per pickup	\$12.00
On Demand Pickup, per pickup (within 10 miles)	\$22.00
On Demand Pickup, per pickup (beyond 10 miles)	\$30.00

Remote Deposit Capture

One-time Remote Deposit Capture (RDC) set up fee	\$50.00
RDC Scanner Purchase	At Cost
RDC Monthly Maintenance	\$45.00
RDC Deposit, per deposit	\$0.20
RDC Deposited Item, per item	\$0.13

Sweeps, per month

Zero Balance Account	\$12.00
Loan Sweep	\$150.00
Investment Sweep	\$100.00
Dual Sweep (Loan and Investment)	\$150.00

Additional Cash Management Services

Security Token, per token per month	\$2.00
Security Token Replacement, per token	\$50.00
Positive Pay, per month per account	\$50.00
Armored Car Service	As Quoted
Lockbox Processing	As Quoted
Escrow Setup	As Quoted
Safekeeping Fee	As Quoted
Miscellaneous Business Fee	As Quoted
Account Activity CD-ROM	As Quoted

Wire Fees

Incoming Wire, per wire	\$15.00
Domestic Outgoing Wire - Fax/Email request, per wire	\$28.00
Foreign Outgoing Wire - Fax/Email request, per wire (US funds)	\$50.00
(foreign currency)	\$20.00
Domestic Outgoing Wire - Online, per wire	\$15.00
Foreign Outgoing Wire - Online, per wire (USD only)	\$15.00

