

Business Account Fee Schedule

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| Minimum Balance Fee | |
| Small Business Checking | None |
| Standard Business Checking | \$15.00 / month |
| Money Market Business Checking | \$25.00 / month |
| Activity Business Checking | \$20.00 / month |
| IOLTA Money Market Checking | None |
| Excess Transaction Fees | |
| Business Spartan Saver | \$0.25 per item |
| Business IMMA | \$0.25 per item |
| Small Business Checking | \$0.25 per item |
| Standard Business Checking | \$0.25 per item |
| Money Market Business Checking | \$0.25 per item |
| Activity Business Checking | \$0.15 per item |
| Business Sweep | \$0.25 per item |
| IOLTA Money Market Checking | None |
| Sweep Feature Fee | \$10.00 (if aggregate account balance is less than \$25,000) |
| eDeposit (Remote Deposit Capture) | |
| Standard Scanning Option | FREE |
| High-Speed Scanning Option | \$35.00 per month |
| Online Banking via ComputerLine | |
| FREE | |
| Bill Payment Fees | |
| Electronic / ACH | FREE |
| Paper | 20 Free / \$0.75 after |
| Currency Fees | |
| Provide Currency | Up to \$2,500 free per day / then \$0.10 per \$100 |
| Provide Coin | Up to \$1,000 free per day / then 1.0% |
| Deposited Coin | Up to \$1,000 free per day / then 1.0% |
| Wire Transfer Fees | |
| Domestic Wire Transfer | \$25.00 for sending |
| International Wire Transfer | \$50.00 for sending |
| Incoming Wire Transfer | \$5.00 for receiving |
| Returned Wire Fee | \$5.00 for sending |
| International Item Fees | |
| International Currency - Ordering | \$14.00 |
| Processing International Checks | |
| Canadian Checks | \$10.00 |
| International Checks (eligible for short collection) | \$35.00 |
| International Checks (requiring long collection) | \$100.00 |

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| Check Fees | |
| Cashier's Checks | \$5.00 |
| Money Orders | \$3.00 |
| Temporary Checks | \$1.00 per page |
| Card Fees | |
| Credit / Debit / ATM Card Replacement | \$10.00 |
| Non-CO-OP Network ATM | \$1.00 per transaction |
| International Service Assessment (ISA) | |
| ATM & PIN-Based POS Transactions | 1.0% of the International Transaction Amount |
| Signature-Based Transactions | 3.0% of the International Transaction Amount |
| Calculated after the transaction has been converted to U.S. dollars. | |
| Miscellaneous Fees | |
| Bond Coupon Processing | \$10.00 |
| Canceled Check Copy | \$5.00 |
| Statement Copy | \$5.00 |
| Stop Payment | \$25.00 |
| Research/Checkbook Balancing (min. 1 hour) | \$50.00/hour |
| Legal Processing | \$50.00 |
| Overdraft Notice (Paper) | \$5.00 |
| Non-Sufficient Funds (NSF) | \$30.00 |
| Share Collection | \$30.00 |
| Garnishment / Levy | \$75.00 |
| Returned Deposited Item | |
| Domestic | \$15.00 |
| International | \$40.00 |
| Early Account Closure | \$20.00 |
| Dormant Account | \$5.00 / month |
| Escheat Fee | \$75.00 |

For inquiries, contact us at:
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