



Deposit Account Fees for Business Checking/Savings Accounts

February 26, 2019

	Business Freedom & Community Freedom checking	BusinessFlex checking
Average daily balance to avoid monthly service fee	\$1,000.00	\$25,000
Monthly service fee	\$2.00 (waived with eStatement)	\$12.00
Per item fee Checks paid/debits Deposits/credits Deposited items	First 250 items at no charge; then \$0.40 per item over 250	\$0.20 \$0.40 \$0.12
Currency/coin	First \$10,000.....No Charge \$10,001 - \$25,000.....\$0.50 per \$1,000 \$25,001 - \$50,000.....\$1.00 per \$1,000 Over \$50,000.....\$1.50 per \$1,000	
Earnings Credit ¹	n/a	n/a
Interest	n/a	Variable rate on daily collected balance

EagleAdvantage	
Average daily balance to avoid monthly service fee	n/a
Monthly service fee	\$12.00
Per item fee Checks paid/debits Deposits/credits Deposited items	\$0.20 \$0.40 \$0.12
Currency/coin deposited per month	\$0.50 per \$1,000
Earnings Credit ¹	Variable rate on average investable balance
Interest	n/a

	Business money market	EagleAdvantage money market
Minimum daily balance to avoid monthly service fee	\$1,000.00	\$10,000.00
Monthly service fee	\$12.00	\$15.00

EagleFlex savings	
Minimum daily balance to avoid quarterly service fee	\$300.00
Quarterly service fee	\$12.00 ²

Accounts closed within 60 days of opening are subject to a \$10 fee. Customer purchases checks. Checks not available on EagleFlex Savings.

¹ The earnings credit will be applied to offset the EagleAdvantage account's monthly service fees.
 Calculation: Avg. investable bal. x earnings credit rate / # of days in the year x # of days in the month.

² Service fee waived when account statements are combined and/or enrolled in eStatements.

Account reconciliation (per ½ hour).....	\$25.00
Account research minimum (1-3 pages).....	\$5.00
Each additional page over three.....	\$1.50
ATM / Debit card:	
Foreign ATM transactions.....	\$2.00
ATM/Debit card replacement.....	\$5.00
Debit card international fees:	
2% of international transaction amount if no currency conversion	
3% of international transaction amount if currency conversion	
Bill Pay	
Monthly fee for first 15 bills.....	\$5.00
Each additional bill.....	\$0.50
Cash handling (discretionary):	
Currency and coin deposited.....	\$0.50 - \$1.50
Currency sold, per strap.....	\$0.05
Coin sold, per roll.....	\$0.05
Checks:	
Official check.....	\$6.00
Money order.....	\$4.00
Collection servicing fee.....	\$25.00
Deposit accounts:	
Check printing.....	Depends on check style ordered
Non-sufficient funds/overdraft [^] :	
\$5.00 courtesy threshold/fees capped at ten per day	
Returned (per item).....	\$34.00
Paid (per item).....	\$34.00
After 5 th consecutive business day overdrawn (per day).....	\$6.00
Overdraft sweep or manual telephone transfer (per item).....	\$7.00
Return deposited item.....	\$15.00
Automatic re-deposit of return deposited item.....	\$5.00
Stop payment.....	\$34.00
Check images provided with paper statement.....	\$5.00
Check images by request (5 checks/pg).....	\$1.50/pg – 1 st pg free
Excess transaction fee (per month)*.....	\$15.00
Account inactivity fee**.....	\$10.00
Charge-off account collection fee.....	\$30.00
ACH origination (same day).....	\$0.50 per item
ACH item returned as unauthorized (per occurrence).....	\$10.00
Escheat.....	\$50.00
Garnishments/Levies.....	\$100.00
Loan coupon book reorder.....	\$5.00
Verification of deposit (if requested for a non-IB loan).....	\$5.00
Returned mail (per month).....	\$7.00
Safe deposit boxes.....	\$25.00 - \$140.00
Late payment fee (per month).....	\$10.00
Replacement key fee.....	\$10.00
Drilled box fee.....	Min \$250.00
Wire transfers:	
Incoming (customer).....	\$15.00
Returned incoming wire***.....	\$15.00
Outgoing (customer).....	\$25.00
Outgoing international plus cable fees (customer).....	\$60.00
Early International Service Message Request****.....	\$50.00

[^] Fees apply to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means, as applicable.

* Excess transaction fee charged if limited transactions for specific account exceed guidelines described in account disclosures. Savings – Preauthorized, automatic or telephone transfers to another account and/or to third parties are limited to 6 per monthly cycle with no transfers by check, draft, debit card or similar order. Money Market – The number of checks, telephone transfers, online transfers and preauthorized electronic transfers to third parties (including Point of Sale) is limited to 6 each monthly statement cycle.

** Account inactivity fee is assessed each month if there is no customer-initiated activity on checking accounts for 6 months; savings accounts for 12 months, and the account balance is less than \$500.00.

*** Fee deducted from amount of wire being returned to originating bank.

**** Service message requested before normal settlement time of 3 business days.