



General Fee Summary for Business Accounts

Effective April 2, 2026

Supersedes all previous versions and subject to change.

ACH Origination.....	\$25 per month
Check Copy.....	\$5 per check
Counter Checks.....	\$1 per 4 checks
Copy of Deposited Check.....	\$2 per check
Debit Card Rush Fee.....	\$35
Dormant Accounts.....	\$5 per month if combined balance less than \$100 and no activity for 12 months
Legal Processing/Garnishments & Levies.....	\$25
Loan/Credit Card Payment by Phone	\$10 if employee assist. Not available for all loans – call to confirm
Paid Overdraft ACH & Checks.....	\$29 per presentment, maximum 3 per day
Paid Overdraft ATM & Debit Card Transactions.....	\$29 per presentment
Returned Unpaid ACH or Checks	\$29 per presentment
Official Checks	\$2 per check; free with combined balance of \$15,000 or more, first free each month
Record Research & Reconciliation.....	\$35 per hour
Returned Paper Statement.....	\$5 per month
Statement Copy/Transaction History	\$5 or free online
Stop Payment	\$29
Wire Transfer Incoming.....	\$0
Wire Transfer Outgoing Domestic.....	\$25
Wire Transfer Outgoing International.....	\$50
Smart Business Checking: Per Item Monthly Charges	
Check Clearing Charge.....	First 50 free, then \$0.35 each
Check Deposit Charge	First 50 free, then \$0.35 each
TopLine Business Checking: Per Item Monthly Charges	
Check Clearing Charge.....	First 100 free, then \$0.40 each
Check Deposit Charge	First 100 free, then \$0.40 each
Business Share Savings, Savings Plus, Basic Business Money Market and Premium Business Money Market Accounts.....	
	First 40 items free, the \$0.20 each

