

eBanking Fee Schedule

ePersonal Services and Fees

Services	Monthly Fee	Per Item Fee
Basic eBanking Services View Accounts, transfer between accounts and e-BillPay (sold separately)	Free	None
eBillPay Services	No monthly fee, 10 FREE bill payments per calendar month ; No monthly fee, 20 FREE bill payments per calendar month for Classic and Advantage accounts	\$0.55 for each additional bill payment after 10 (or 20, for Classic and Advantage accounts)
OPTION: eBills	None	None
OPTION: Year-End CD	None	\$30.00 each

Additional ePersonal Fees

Services	Fee
Stop Payment	\$31.00 each
Overdraft	\$31.00 each
Returned Item	\$31.00 each
Returned Deposit Item	\$5.00 each

eBusiness Services and Fees

Services	Monthly Fee	Per Item Fee
Basic eBanking Services View Accounts, transfer between accounts and e-BillPay (sold separately)	Free	None
eBillPay Services	10 FREE bill payments per calendar month	\$0.55 for each bill payment after the first 10
OPTION: eBills	None	None
OPTION: Year-End CD	None	\$30.00 each

eBusiness Banking Package Deal #1 - A la carte Traditional eBusiness Services (ACH Transfers, Tax Payments and Wire Services)

Services	Monthly Fee	Per Item Fee
ACH Services *	\$9.95 per calendar month	\$0.30 per transaction
Tax Payment Services	\$4.95 per calendar month	None
Wire Transfer Services	\$4.95 per calendar month	\$25 per domestic wire transfer \$50 per international wire transfers
Total for All Services	\$19.85 per calendar month	\$0.30 per ACH item \$25 per domestic wire transfer \$50 per international wire transfer
* One Time ACH Setup Fee		\$25

eBusiness Banking Package Deal #2 - Bundled Traditional eBusiness Services (ACH Transfers, Tax Payments and Wire Services) with lower ACH per-item fees for customers with greater ACH needs. Bundled pricing becomes more cost effective when greater than 167 ACH transactions are being originated. Services alone may not give you the best pricing where low numbers of ACH transactions are being originated.

Services	Monthly Fee	Per Item Fee
ACH Services *	\$39.95 per calendar month	\$0.12 per transaction
Tax Payment Services	Free	None
Wire Transfer Services	Free	\$25 per domestic wire transfer \$50 per international wire transfer
* One Time ACH Setup Fee		\$25

eBusiness Premium Services Need Account Reconciliation and Positive Pay? Add them!

Services	Monthly Fee	Per Item Fee
Account Reconciliation	\$14.95 per calendar month	\$0.05 per Issue *
Positive Pay	\$39.90 per calendar month	\$0.05 per Issue * \$0.50 per Exception
* One Time ACH Setup Fee		\$50

* Only charged per item Issue fee once if both Account Reconciliation & Positive Pay services are used

Additional eBusiness Fees

Services	Fee
Onsite Setup/Training Visit	\$100.00 per visit
Stop Payment	\$31.00 each
Overdraft	\$31.00 each
Returned Item	\$31.00 each
Returned Deposit Item	\$5.00 each
ACH Item Reversal	\$5.00 per batch + \$0.10 per item
ACH Item Reclaim	\$15.00 per item

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