

BUSINESS FEE SCHEDULE

BUSINESS CHECKING ACCOUNTS

	Business Checking	Business Interest Checking	Business Money Market
Opening deposit	\$100	\$100	\$2,500
Monthly maintenance fee	None	\$12	\$10
Minimum balance requirement to waive maintenance fee	None	\$2,000 minimum monthly balance	\$2,500 minimum monthly balance
Pays interest	n/a	Compounds Monthly	Compounds Monthly
Item charges per cycle (excludes check card purchase debits)	250 of any item type Free, then \$0.25 each	250 of any item type Free, then \$0.25 each	n/a
Overdraft fee, per item	\$25	\$25	\$25
Insufficient Funds Fee - Returned, per item	\$25	\$25	\$25
Maximum Overdraft & Return Items fees per business day	\$75	\$75	\$75
Returned Deposit Item	No Charge	No Charge	No Charge
eBusiness Basic Digital Banking (Select one business service that works for you)	No Charge	No Charge	No Charge
eBusiness Community Digital Banking (For qualifying Non-Profit and Community Accounts)	No Charge	No Charge	No Charge
eBusiness Advanced Digital Banking (Access to full suite of services)	\$15	\$15	\$15
Business Mobile Banking	No Charge	No Charge	No Charge
Monthly Statements (Paper and eStatements)	No Charge	No Charge	No Charge

BUSINESS ACCOUNT ANALYSIS

Monthly maintenance fee	\$20	Overdraft Item fee, per item. Up to 3 a day.	\$25
Fee per Debit or Check	\$0.25		
Fee per Electronic Debit	\$0.18	Insufficient Funds Fee, per item. Up to 3 a day.	\$25
Fee per Deposit	\$0.55		
Fee per Electronic Deposit (Credit)	\$0.25	New Accounts – Waiver period before analysis charges incurred	60 days
Fee per Deposit Item – Transit	\$0.12	Minimum amount charged after all earning credits and fees applied	\$20
Fee per Deposited Item – On Us	\$0.12	Business Bill Pay	\$10
Check Positive Pay per item (over 250 items)	\$0.05	Cash In/Out Service Fee	0.5%
Negative Funds Rate	9.00%	Earnings Credit Rate	0.25%
Monthly eStatement	No Charge		
Monthly Paper Statement	No Charge		

SERVICE CHARGE DISCOUNTS FOR NON-PROFIT AND COMMUNITY ACCOUNTS

*May qualify with IRS tax-exempt status or bank approved based on small business criteria

Wire Monthly Fee	\$15	ACH Monthly Fee	\$25
Outgoing wires	\$20 per wire	Check Positive Pay Monthly Fee	\$10
Incoming wires	\$10 per wire		

*Small business criteria evaluation - business financials to include P&L or Income Statement & Balance Sheet

ADDITIONAL PRODUCTS – SERVICE CHARGES

Check Positive Pay		Wires	
Check Positive Pay Monthly Fee	\$20	Digital Banking Wire Monthly Fee	\$20
Check Positive Pay Per Item (up to 250 items)	No Charge	Outgoing Domestic Wires, per wire	\$25
Check Positive Pay Exception Item	No Charge	Incoming Domestic Wire, per wire	\$15
ACH Positive Pay Monthly Fee	No Charge		
Remote Deposit Capture (RDC/mRDC/RDA)		ACH	
Remote Deposit Capture (RDC) Monthly fee *Equipment cost not included, based on equipment selected.	\$65	ACH Monthly Fee	\$45
		ACH Per Batch Fee	\$5
		ACH Next Day Item	\$0.20
		ACH Same Day Item	\$2
Mobile Remote Deposit Capture app (mRDC) Monthly Fee *Deposit up to 20 items at a time	\$35	ACH Insufficient Funds Fee - Returned	\$25
Remote Deposit Anywhere (RDA) Monthly Fee *Deposit one item at a time, up to 5 a day, up to 50 monthly	No Charge	Sweeps	
		Zero Balance Sweep Monthly Fee	\$35
		Target Balance Sweep Monthly Fee	\$35

MISCELLANEOUS FEES

Pre-inked endorsement stamp	\$18 min or actual cost	Debit Card Order - Rush Card Request	\$35
Night Deposit - Lock Bag	\$25	Research and Statement Balancing	\$25 per hour, \$5 minimum
Night Deposit - Zipper Bag	\$5	Stop Payment - Online and Bank Assisted	\$35
Night Deposit Key Replacement	\$5	Debit Card Deposit Limit - Allpoint® ATM (Cash Only)	\$1,000.00 per transaction
QuickBooks, Quicken Connect and Autobooks	No Charge	Debit Card Deposit Limit - MoneyPass® ATM	Deposits not available
Notary - FFBKC Customers	Free	Debit Card Deposit Limit - ATMs owned and operated by FFBKC	Checks or Cash - no dollar amount limit
Notary - Non-Customers	\$2 per signature	Collections - Account Overdrawn Closed	\$35
Cashier Checks	\$5	Collections - Checks, Drafts, Foreign Items	\$35 – \$95
Money Orders	\$2	Garnishment/Levy Processing Requests	\$75
Check Orders	Based on style selected	Balance History Copies	\$1
Debit Card Withdrawal Limit - Point of Sale (POS)	\$3,000 per business day	Check Copies (Paid/Deposited)	\$2
Debit Card Withdrawal Limit - ATM	\$505 per business day	Statement Copies	\$5
Dormant Account Monthly Fee	\$7.50	1098 and/or 1099 Copies	\$5
Debit Card Replacement	\$7.50	Debit Card Receipts Copies	\$25
Medallion Guaranteed Service	\$10 per signature	Other Copies	\$2 min
Deposit Verification of Payment	\$10	Fax (in or out per page)	\$5
Withdrawals & Balance Inquiries	\$2	Abandoned Account Research	\$25
Savings Overdraft Protection	\$10 per transfer	Cash deposits at branch \$5,000 and over per visit	\$30
Canadian Check or Draft	\$22	Cash withdrawals at branch \$5,000 and over per visit	\$30
Coin sorting below \$500 per visit	No Charge		
Coin sorting \$500 and over per visit	1% of count		