

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 (No access to business solutions)	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	\$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
Check Positive Pay Monthly Fee	\$10		

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

Fees assessed per account; ** denotes fees assessed per relationship.

ADDITIONAL PRODUCTS – SERVICE CHARGES

Positive Pay		
Check Positive Pay Monthly Fee	\$20	
Check Positive Pay Per Item (up to 250 items)	No Charge	
Check Positive Pay Exception Item	No Charge	
ACH Positive Pay Monthly Fee	No Charge	
Remote Deposit Capture (RDC/mRDC/RDA)		
Remote Deposit Capture (RDC) Monthly Fee*	\$65	
*Equipment cost not included, based on equipment selected.		
Mobile Remote Deposit Capture app (mRDC) Monthly Fee*	\$35	
*Deposit up to 20 items at a time		
Remote Deposit Anywhere (RDA) Monthly Fee	No Charge	
*Deposit one item at a time, up to 5 a day, up to 50 monthly		
Wires		
Digital Banking Wire Monthly Fee*	\$20	
Outgoing Domestic Wires, per wire	\$25	
Incoming Wires, per wire	\$15	
ACH		
ACH Monthly Fee	\$45	
ACH Per Batch Fee	\$5	
ACH Next Day Item	\$0.20	
ACH Same Day Item	\$2	
ACH Insufficient Funds Fee - Returned	\$25	
Sweeps (ZBA / TBA / LOC)		
Super Master Account Monthly Fee	\$40	
Master Account(s) Monthly Fee	\$30	
Subsidiary Account(s) Monthly Fee	\$5	
Line of Credit Sweep Monthly Fee	\$125	
MISCELLANEOUS FEES		
Pre-inked endorsement stamp	\$18 min or actual cost	
Night Deposit - Lock Bag	\$25	
Night Deposit - Zipper Bag	\$5	
Night Deposit Key Replacement	\$5	
QuickBooks, Quicken Connect and Autobooks	No Charge	
Notary - FFBKC Customers	Free	
Notary - Non-Customers	\$2 per signature	
Cashier Checks	\$5	
Money Orders	\$2	
Check Orders	Based on style selected	
Debit Card Withdrawal Limit - Point of Sale (POS)	\$3,000 per business day	
Debit Card Withdrawal Limit - ATM	\$505 per business day	
Dormant Account Monthly Fee	\$7.50	
Debit Card Replacement	\$7.50	
Medallion Guaranteed Service	\$10 per signature	
Deposit Verification of Payment	\$10	
Withdrawals & Balance Inquiries	\$2	
Savings Overdraft Protection	\$10 per transfer	
Canadian Check or Draft	\$22	
Coin sorting below \$500 per visit	No Charge	
Coin sorting \$500 and over per visit	1% of count	