



Business Fee Schedule

Online Business Banking Cash Management Fees

<u>Service</u>	<u>Fee</u>
Online Wire Transfer Services	
Monthly Fee	Free
Domestic Wire Online Origination	\$10.00
International Wire Online Origination	\$30.00
Online ACH Origination Services	
Monthly Fee	Free
Online ACH Return Item	\$5.00
Online ACH Return Prenote	\$2.00
Online ACH Notification of Change (NOC)	\$2.00
Online ACH Reversal	\$5.00
Online ACH NOC Non-Compliance	\$10.00
EFTPS Tax Payment	\$2.50
Online Account Reconciliation (per month)	\$40.00
Reverse Positive Pay (per month)	\$65.00
Online Payroll	30 day Free Trial
.....	\$29.95 per month after the Free Trial

Wire Transfer Services In Person/Telephone/Fax

<u>Service</u>	<u>Fee</u>
Domestic Wire Transfer	\$15.00
(\$100,000 or more after 10:00 am)	\$25.00
International Wire Transfer	\$37.50
Incoming Wire Transfer	No fee
Optional Wire Transfer Confirmation Callback	
(to one confirmer)	\$5.00
(to two confirmers)	\$10.00

Lockbox Services

<u>Service</u>	<u>Fee</u>
Lockbox Monthly Fee	\$75.00
Lockbox Per Item	\$0.25
Photo Copy/Image Copy	\$0.15
Correspondence Per Item	\$0.28
Stapled/Matched Per Item	\$0.25
E-mail Reporting Monthly Fee	\$30.00
CD-ROM Reporting Monthly Fee	\$30.00
Fax Reporting Monthly Fee	\$50.00
Mail Reporting Monthly Fee	\$75.00
Phone Reporting Monthly Fee	\$100.00

Account Services

<u>Service</u>	<u>Fee</u>
Coin/Currency Supplied (per roll/strap)	\$0.10
Coins Deposited over \$100	1% of total
Multiple Signatures Required (per month)	\$20.00
Night Bags (zip lock)	\$20.00
Returned Deposit Fee	\$5.00
Returned Item	\$4.50
Statement Held at Branch (per month)	\$10.00
Statement Overnight Delivery (per month)	\$30.00
Zero Balance Accounts (per month)	\$15.00

Miscellaneous Fees

<u>Service</u>	<u>Fee</u>
Daily Overdraft Fee (\$5.00 minimum)	\$1.00/\$1,000
Merchant Services	Per service agreement
MICR Reject Fee (per item for items not purchased from a <i>BankFinancial</i> approved supplier)	\$2.00
Tax Deposit (in person)	No fee

Small Business Checking

<u>Service</u>	<u>Fee</u>
Per Item Fee (Includes an aggregate of items paid, items deposited, deposit tickets and ACH items)	500 free then \$0.25 per item.
Currency Deposited	
(per \$100 for all amounts over \$50,000)	\$0.10

Analyzed Business Checking

<u>Service</u>	<u>Fee</u>
Item Paid (per item)	\$0.20
Item Deposited (per item)	\$0.15
Deposit Ticket (per ticket)	\$0.50
ACH Credit or Debit (per credit or debit)	\$0.20
Tax Payment (per payment)	\$0.20
Currency Deposited (per \$100)	\$0.10

Remote Deposit Capture

<u>Service</u>	<u>Fee</u>
Monthly Fee for first location	\$75.00
Monthly Fee per additional location	\$30.00
Purchase Check Scanner: *	
Panini I:Deal	\$317
Panini Single Check	\$437
Panini My Vision X50	\$718
Panini My Vision X75	\$1,006
Panini My Vision X100	\$1,235
Digital Check CX30	\$270
Digital Check CX50	\$535
Digital Check CX75	\$606
Digital Check CX100	\$749

*Option to purchase a check scanner: make 12 monthly payments (divide check scanner price listed above by 12).

The above fees are subject to change without notice. Some products and services are not available at some locations.





Customer Fee Schedule

Account Holder Convenience Fees

<u>Service</u>	<u>Fee</u>
Check Cashing (Subject to Funds Availability Policy).....	No fee
Coupon Redemption (Per envelope).....	\$10.00
Foreign Check Redemption.....	\$50.00
Canadian Check (\$2,499.99 and under).....	\$5.00
Canadian Check (\$2,500.00 and over).....	\$50.00
(+ additional Corresponding Bank fees + JPMorgan Chase Fee of \$75.00, plus any other related charges incurred by Chase during processing)	
Foreign Currency (Purchase - shipping and handling).....	\$13.00
(Redeem).....	Percent of total
Legal Document Review.....	\$25.00 + costs
Legal Processing.....	\$100.00 + cost
Loose Coin Exchange.....	Free up to \$100.00
.....	1% over \$100.00
Lost Money Order or Cashier's Check Claim.....	\$20.00
Notary Public.....	No fee
Photocopies (Per page).....	\$0.25
Copies (Money Order or Cashier's Check, per item).....	\$5.00
Purchase Cashier's Check.....	\$3.50
(Available to deposit account holders only)	
Purchase Money Order.....	\$2.50
Purchase Rolled Coin (Retail Customers).....	No fee
Purchase Temporary Checks (Per sheet of 3).....	\$1.50
Receive Facsimile (Domestic & International, per page)....	\$1.00
Send Facsimile (Domestic, per page).....	\$1.00
(International, per page).....	\$5.00
Signature Guarantee.....	No fee
Special Handling/Item.....	\$5.00
U.S. Savings Bond (Purchase or Redemption).....	No fee
Visa®/MasterCard® Cash Advance.....	No fee
Visa Prepaid Cards Gift Card.....	\$3.75
Travel Card.....	\$4.75
General Purpose Card.....	\$4.75

Express Access Fees

<u>Service</u>	<u>Fee</u>
ACH Overdraft.....	\$30.00
ATM Adjustments (Non-proprietary terminals only).....	\$5.00
ATM/Visa® Check Card Replacement Fee.....	\$5.00
ATM Transaction Fee BankFinancial ATM network.....	No fee
Other ATM terminals per transaction charge.....	\$1.75
Plus any fee imposed by the owner of the other terminal or network.* You may be eligible for more free ATM services. Refer to the specific account for more information.	
Domestic Wire Transfer (Outgoing).....	\$15.00
(Outgoing, \$100,000 or more after 10:00 a.m.).....	\$25.00
Incoming Wire Transfer.....	No fee
Outgoing International Wire Transfer (+ Corresponding Bank fees).....	\$37.50

Optional Wire Transfer Confirmation Callback (to one confirmer).....	\$5.00
(to two confirmers).....	\$10.00
Facsimile Response (Per page).....	\$5.00
Stop Payment on Non-ATM Electronic Payment.....	\$30.00
Stop Payment Renewal (Non-ATM Electronic Payment).....	\$15.00
Special Card Delivery Fee (Debit or ATM).....	\$10.00
Visa® Check Card Research Request.....	\$10.00 minimum, first 20 minutes; \$10.00 for each additional full or part 20 minutes

Account Services

<u>Service</u>	<u>Fee</u>
Account Reconciliation/Balance Assistance.....	\$10.00 minimum, first 20 minutes; \$30.00 for each additional full or part 60 minutes
Account Research.....	\$20.00 minimum, first 20 minutes; \$50.00 for each additional full or part 60 minutes
Cancelled Check Copies (Up to 6).....	\$5.00 per item (After 6 checks, refer to Account Research Fee)
Damage to Property.....	As appraised
Domestic Collections.....	\$15.00/item + costs
Early Closing Fee.....	\$25.00 (if account is closed within 120 days of opening date)
Form 1099 Copies.....	\$5.00
Inactivity Fee.....	\$5 per month for deposit accounts; \$5 per month on cashier's checks and money orders \$250 or less; 1% per month on cashier's checks and money orders greater than \$250
Inactivity is defined as:	
• Checking/Savings/Money Market: no activity for 180 days and balance less than \$250	
• Cashier's Checks/Money Orders/Bank Checks: after 1 year	
• Kid's Savings: no activity for two (2) years and balance less than \$250	
Instant Statements Branch Service.....	No fee
Instant Statement Mail Delivery.....	\$1.00
MICR Reject Fee.....	\$2.00 per item for items not purchased from a BankFinancial approved supplier
Negative Balance.....	Daily fee beginning on 2nd consecutive day the account has a negative balance; \$1 per \$1,000 of negative balance, with a minimum daily fee of \$5
Non-Sufficient Funds (NSF).....	\$30.00
Passbook Replacement.....	\$5.00
Returned Deposit Item fee.....	\$5.00
Savings Sweep (Per transfer).....	\$10.00
Statement Copies (Up to 6 statements).....	\$5.00 per item (After 6 statements, refer to Account Research Fee)
Stop Payment Check.....	\$30.00
Stop Payment Check Renewal.....	\$15.00
Third Party Request to Close Account.....	\$25.00
Uncollected Funds (UCF).....	\$30.00

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Customer Fee Schedule

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Safe Deposit Box Fees

<u>Safe Deposit Boxes</u>	<u>Annual Fee¹</u>
Size availability varies per location.	
2x5x20; 2x5x22.....	\$25.00
3x5x20; 3x5x22.....	\$30.00
4x5x20.....	\$37.00
5x5x20; 5x5x22.....	\$45.00
3x10x20; 3x10x22.....	\$50.00
4x10x20.....	\$60.00
5x10x20; 5x10x22.....	\$70.00
6x10x20.....	\$85.00
8x10x20.....	\$110.00
10x10x20; 10x10x22.....	\$120.00
15x10x20; 15.5x10x22.....	\$160.00
8x16x20.....	\$175.00
12x16x20.....	\$255.00
24x16x20.....	\$495.00

<u>Service</u>	<u>Fee</u>
Drill safe deposit box.....	\$140.00
Lost safe deposit box key.....	\$20.00
Safe deposit box late payment fee.....	\$5.00

¹If you currently have a *BankFinancial* account, you will receive a 10% discount on your Safe Deposit Box annual fee. If you sign up for Automatic Payment of your Safe Deposit Box annual fee, to be paid from your *BankFinancial* account, you will receive an additional 10% discount on your Safe Deposit Box annual fee.

*If you initiate a transaction at any ATM terminal that BankFinancial does not own, the owner of the terminal or any regional, national or local network utilized to effect the transaction may impose a separate fee for the transaction.

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