

Account Services	
Coin/Currency Supplied (per roll/strap)	\$0.15
Coins Deposited over \$100	1% of total
Multiple Signatures Required (per month)	\$20.00
Night Bags (zip lock)	\$20.00
Returned Deposit Fee	\$15.00
Returned Deposit Item-Special Handling	\$4.50
Statement Held at Branch (per month)	\$10.00
Outgoing International Wire Transfer (*plus corresponding bank fees)	\$40.00*
Domestic Outgoing Wire Transfer	\$25.00
Incoming Wire Transfer	\$15.00
Deposit Account Control Agreement	\$100.00

Online Business Banking Cash Management Fees	
Online Wire Transfer Services (per month)	\$15.00*
Domestic Wire Online Origination	\$20.00
International Wire Online Origination (*plus corresponding bank fees)	\$40.00*
Incoming Wire Transfer	\$15.00
Wire Transfer Notifications (per month)	\$20.00
Online ACH Origination Services (per month)	\$15.00*
ACH Origination (per item)	\$0.10
Same Day ACH (per item)	\$0.95
ACH Pass-Thru (per month)	\$10.00
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
ACH Pre-Funded Credit File Deletion	\$10.00
EFTPS Tax Payment	\$2.50
*Online Wire & ACH Origination Bundle (per month)	\$25.00

Positive Pay	
Traditional Positive Pay	
Monthly Fee (per account)	\$45.00
Per Return Request	\$15.00
Reverse Positive Pay	
Monthly Fee (per account)	\$25.00
Per Return Request	\$15.00

Remote Deposit Capture	
Monthly Fee (Includes one scanner and one deposit account)	
<ul style="list-style-type: none"> Month-to-Month Service Option <ul style="list-style-type: none"> with Single Feed Scanner \$65.00 with Multi Feed Scanner \$75.00 with Your Own Scanner \$35.00 24-Month Service Option <ul style="list-style-type: none"> with Single Feed Scanner \$45.00 with Multi Feed Scanner \$60.00 	
Additional Scanner Rental	
<ul style="list-style-type: none"> Single Feed Scanner \$45.00 Multi Feed Scanner \$55.00 Your Own Scanner \$15.00 	
Monthly Fee per additional account	\$5.00
Per Deposited Item	\$0.15
Assistance with Setup (per instance)	\$150.00

ePay and Rent Collector	
Initial Setup	No Charge
<ul style="list-style-type: none"> Customization (Custom Text, Additional Fields) \$100.00 Full Branding (Payment Site Colors and Logo) \$250.00 Web ACH \$35.00 Credit and Debit Cards Included TelePayment Included 	
Monthly Fees	
<ul style="list-style-type: none"> Web ACH \$40.00 per month Credit Card/Debit Card \$55.00 per month Transaction Fees \$0.25 	

Lockbox Services	
Lockbox Setup Fee (one-time)	\$125.00
Lockbox Monthly Fee	\$130.00
Per Item	\$0.35
Check Image Capture (per item)	\$0.05
Document Image Capture (per item)	\$0.10
Photo Copy/Image Copy-Mailed or Faxed	\$0.15
Stapled/Matched (per item)	\$0.25
Correspondence (per item)	\$0.28
Manual Entry (per keystroke)	\$0.01
CD-ROM Check/Document backup (per occurrence)	\$30.00
Electronic Item	\$0.25

Service	
Drill safe deposit box	\$140.00
Lost safe deposit key replacement	\$25.00
Safe deposit box late payment	\$10.00

Legal/Research Services	
Account Reconciliation/Balance Assistance and Account Research	\$35.00 per hour
Legal Document Review	\$25.00 per hour + costs
Legal Processing	\$125.00 per hour + costs

Other	
Bond Coupon Redemption (per envelope)	\$10.00
Cancelled Check Copies (up to 6)* *after 6 checks, refer to Account Research Fee	\$5.00 per item
Canadian Check (\$2,499.99 and under)	\$5.00
Cashier's Check Purchase (available to account holders only)	\$10.00
Canadian Check (2,500.00 and over) *plus additional Corresponding Bank fees plus JP Morgan Chase fee of \$75.00, plus any other related charges incurred by Chase during processing	\$50.00*
Copies (Money Order or Cashier's Check, per item)	\$5.00
Damage to Property	As appraised
Domestic Collections	\$30.00
Early Closing Fee (if account is closed within 120 days of opening date)	\$25.00
Facsimile (Domestic, per page)	\$3.00
(International, per page)	\$5.00
Foreign Check Redemption	\$50.00
Foreign Currency (Purchase - shipping and handling) (Redeem) \$15.00 plus percent of total	\$15.00
Form 1099 Copies	\$5.00
Funds Transfer - Customer Service Assisted	\$5.00
Instant Statement Branch Service	No Fee
Instant Statement Mail Delivery	\$3.00
Lost Money Order or Cashier's Check Claim	\$20.00
Merchant Services	Per service agreement
Money Order Purchase (available to account holders only)	\$5.00
Notary Public	No Fee
Photocopies (per page)	\$0.25
Signature Guarantee	No Fee
Special Handling/Item	\$5.00
Statement Copies (up to 6 statements)* *after 6 statements, refer to Account Research Fee	\$5.00 per item
Stop Payment Check and Stop Payment (Non-ATM Electronic Payment)	\$35.00
Stop Payment Check Renewal and Stop Payment Renewal (Non-ATM Electronic Payment)	\$35.00
Temporary Checks (per sheet of 3)	\$1.50
Third Party Request to Close Account	\$25.00

Inactivity	
\$5.00 Per Month - Applies to checking accounts with balances below \$1,000 that have been inactive for 12 consecutive months & money market and savings accounts with balances below \$1,000 that have been inactive for 24 consecutive months.	
\$5 Per Month - Applies to Cashier's Checks and Money Orders of \$250 or less after 1 year.	
\$125 or 1% Per Month, whichever is less - Applies to Cashier's Checks and Money Orders greater than \$250 after 1 year.	
\$5 Per Month - Applies to Kids Savings accounts with balances less than \$250 that have been inactive for two years.	

Card/ATM Services	
ATM Adjustments (non-BankFinancial terminals only)	\$5.00
ATM/VISA® Check Card Replacement Fee	\$5.00
ATM Transaction Fee BankFinancial ATM network	No Fee
Non-BankFinancial ATM Transaction 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.	\$2.50
Special Card Delivery Fee (Debit or ATM)	
• Re-Address (Send to Alternate Address)	\$15.00
• Overnight (Ship overnight to address on file)	\$40.00
• Re-Address + Overnight (Send overnight to alternate address)	\$40.00
VISA® Check Card Research *\$10.00 for each additional full or part 20 minutes	\$10 min; first 20 min*
VISA® Debit Card Research	\$50 hr/\$20 min
VISA® Prepaid Cards	
• General Purpose Card	\$4.95
• Activation Fee	\$2.50
• Gift Card	\$3.95
• Travel Card	\$6.95
VISA®/MasterCard® Cash Advance	No Fee

Safe Deposit Boxes - size availability varies per location		Annual Fee ¹
2 x 5 x 20; 2 x 5 x 22		\$25.00
3 x 5 x 20; 3 x 5 x 22		\$30.00
4 x 5 x 20		\$37.00
5 x 5 x 20; 5 x 5 x 22		\$45.00
3 x 10 x 20; 3 x 10 x 22		\$50.00
4 x 10 x 20		\$60.00
5 x 10 x 20; 5 x 10 x 22		\$70.00
6 x 10 x 20		\$85.00
8 x 10 x 20		\$110.00
10 x 10 x 20; 10 x 10 x 22		\$120.00
15 x 10 x 20; 15.5 x 10 x 22		\$160.00
8 x 16 x 20		\$175.00
12 x 16 x 20		\$255.00
24 x 16 x 20		\$495.00

Overdraft/Uncollected Funds	
ACH Overdraft	\$35.00
Negative Balance - Daily fee beginning after the 2nd consecutive calendar day the account has a negative ledger balance; \$1.00 per \$1,000 of negative ledger balance, with a minimum daily fee of \$5.00	
Non-Sufficient Funds (NSF)	\$35.00
Savings Sweep (per transfer)	\$10.00
Overdraft Sweep Fee (per occurrence and is limited to one fee per day)	\$10.00
Uncollected Funds (UCF)	\$35.00