



## Business Accounts Schedule of Fees

Effective October 1, 2018

Account Verification	Account Verification - VOD	\$20	Per Request
	Account Verification – Credit Ratings	\$20	Per Request
	Account Verification – Balance Confirmation	\$10	Per Request
ATM & Debit Card Transactions	Vectra ATM Transaction	No Charge	Vectra, other divisions of ZB, N.A., and MoneyPass® Network
	Non-Vectra ATM Transaction	\$2	For using another bank's ATM to complete any transaction. In addition, fees from other bank may apply.
	Vectra ATM Inquiry	No Charge	Vectra, other divisions of ZB, N.A., and MoneyPass® Network
	Non-Vectra ATM Inquiry	\$2	For using another bank's ATM to complete any transaction. In addition, fees from other bank may apply.
	ATM/Debit Card Foreign Transaction	1.5% of US \$	% of total transaction
	Debit Card/ATM Card Fee	No Charge	
	Debit Card/ATM Card Replacement Fee	\$5	Per Request
	Expedited Card Delivery (3-4 Days)	\$30	Per Request
	Expedited Card Delivery (1-2 Days)	\$75	Per Request
	VISA® Business Debit Card Limits		Signature, Cash Advance, and POS maximum daily limits are aggregate limits. Bank at its option may reduce, increase or restrict daily limits. Visa Business Debit Card Daily Spending Limits: Please refer to the Visa Business Debit Card Application for daily limit options.
	ATM (Customer Withdrawal)	\$520	Per 24-Hour Period (Maximum \$300 may be withdrawn in a single transaction.)
	POS	Varies	Daily spending limit(s) vary based on business need.
	Cash Advance	Varies	Daily spending limit(s) vary based on business need.
Signature Purchase	Varies	Daily spending limit(s) vary based on business need.	
Currency & Coin	Currency Purchased (per \$1,000)	\$1.50	Billed one month in arrears and listed as "Service and Transaction Fees" on account statement. Currency purchased includes coin and cash; no charge up to first \$1,000 purchased, then transactions accumulated and fees billed per monthly statement cycle.
	Currency Purchased	\$0.50	Per Strap
	Rolled Coin Purchased	\$0.15	Per Roll
	Currency/Coin Deposited	\$0.16	Per \$100 after \$15,000 in deposits per statement cycle.
	Coin Counting	\$5	Per Bag
	Coin Counting	\$2	Less than a bag
Check Services	Cashier's Check	\$8	Per Check. Issued for customers only
	Counter Checks	\$2	Per Item
Collection Fee	Draft Collection	\$35	Per Item
	Foreign Item Collection	\$35	Per Item
	Bond Coupon Collection	\$15	Per Item, plus bank cost
Legal Fees	Legal Processing Fee	\$100	Per Debit Item
Online Banking	Online Banking	No Charge	For Transaction History Access, there is no charge up to 350 transactions per month, \$0.20 for each thereafter.
	Mobile Banking	No Charge	Web browser and mobile app access. Message and data charges from service provider may apply.
	Online or Mobile Banking with Bill Pay	No charge	No charge up to 20 bills, \$0.50 for each bill after 20.
	Direct Connect (formerly PC Banking)	\$5	Per Month



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Online Banking (continued)	Direct Connect (formerly PC Banking) with Bill Pay	No Charge	No charge up to 20 bills, \$0.50 for each bill after 20.									
	Business Mobile Deposit Credit	No Charge	Per Item									
	Prefunded Employee Direct Deposits	\$14.95	Per Month for up to 20 deposits, \$0.40 for each after 20.									
	Tax Payments	\$5	Per Month									
	Bill Pay Expedited Payment – ACH	\$10	Per Item									
	Bill Pay Expedited Payment – Check	\$20	Per Item									
Overdraft Transactions	Insufficient Funds Fee	\$35	Fee is charged per transaction posted against insufficient funds, whether the bank opts to pay or decline the transaction. No fee will be charged if the account is overdrawn by \$10 or less after all transactions post following the close of business.									
	Overdraft Service Fee	\$8	Fee is charged every day beginning the fifth consecutive calendar day the account is overdrawn more than \$10, for a maximum of 30 calendar days.									
	Account Overdraft Protection Fee	\$8	Per overdraft covered by transfer from linked deposit account.									
	Business Access Loan Sweep Transfer Fee	\$8	Per sweep from Business Access Line of Credit to linked deposit account.									
	Credit Line Transfer	\$8	A transfer fee will be charged each time an advance over \$10 is made from the Check Reserve Account.									
Returned Items	Deposited Item Return Fee	\$10	Per Item									
Stop Payments	Stop Payment	\$35	Per Request									
	Debit Card Preauthorized Stop Payment	\$15	Per Request									
Safe Deposit Boxes	Box sizes listed are not available at all locations. Contact branch for availability.											
	1.5x5	\$20.00	5x5	\$45.00	9x10	\$100.00	11x40	\$260.00	15x34	\$405.00	20x40	\$425.00
	2x5	\$30.00	5x10	\$75.00	10x10	\$125.00	11x50	\$270.00	20x13	\$400.00		
	3x5	\$35.00	6x10	\$80.00	10x15	\$130.00	15x15	\$315.00	20x20	\$410.00		
	3x10	\$50.00	8x10	\$90.00	10x20	\$150.00	15x18	\$325.00	20x25	\$415.00		
			Safe Deposit Key Deposit		\$30							
		Safe Deposit Late Fee		\$10		Per Month						
		Safe Deposit Drill Fee		\$200								
For more information and the complete terms of your safe deposit box, please refer to the Safe Deposit Lease Agreement section of the "Deposit Agreement" or talk to your Vectra banker.												
Statement Services	Paper Statement	\$3	Per Month									
	Additional Statement	\$5	Per Copy									
	Check Images	By Request	Standard	No Charge								
			Commercial Half Size	\$8 Per Month								
			Commercial Large	\$8 Per Month								
	Interim Statement	\$3	Per Copy									
Statement Hold Fee	\$5	Per Month										
Research Fee	\$3	Per Item										
Wire Transfers	Domestic Incoming	\$13	Each Wire									
	Domestic Outgoing	\$25	Each Wire									
	International Incoming	\$16	Each Wire									
	International Outgoing	\$50	Each Wire									
	Wire Investigation Fee	\$25	Per Request									

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Additional Account Fees & Services	Early Closure Fee	\$25	If account is closed within first 90 days of opening.
	Dormant Account	\$15	Fee Charged Per Month*
	Business Special Handling Fee	\$20	Per Request
	Check Printing Fee	Varies	Depending upon the style and quantity chosen.
	Money Services Business (MSB) Monthly Monitoring Fee	\$200	Per Month
	Telephone Transfer Fee	No Charge	Limitations may apply
	Automatic Transfer Fee	\$1	Scheduled, Per Transfer
	Branch Account Reconciliation Fee	\$10	Per ¼ Hour
	Escheatment Fee	2% or \$25	Whichever is less
	Zipper Bags without Lock	\$5	Per Bag, 1 free per customer
	Zipper Bags with Lock	\$25	

\* Accounts are considered dormant when there is no customer-initiated debit or credit activity to an account and the customer has not had contact or communicated with the bank for more than 365 days. Automatic or recurring transactions do not count as customer-initiated activity. Regular account fees may continue to apply, and regular account interest will be paid until such time as the account is closed. CD and IRA accounts are not assessed a dormant account fee.