

Business Accounts Schedule of Fees

Effective March 06, 2024

For non-analyzed business accounts unless otherwise disclosed in your account specific Terms and Conditions

ACCOUNT VERIFICATION			
	Account Verification - VOD	\$20	Per Request
	Account Verification – Credit Ratings	\$20	Per Request
	Account Verification – Balance Confirmation	\$10	Per Request
	Vectra ATM Transaction	No Charge	Vectra, other divisions of Zions Bancorporation, 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 Zions Bancorporation, 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 Mini Statement	\$1	Fee charged per statement.
	ATM/Debit Card Foreign Transaction	1.5% of US \$	% of total transaction.
	Debit Card/ATM Card Fee	No Charge	
	Debit Card Replacement Overnight Fee (Expedited Card Delivery)	\$25	Per request, 2-3 Business Day Fed-Ex Delivery
	Debit Card Replacement Same Day Fee (Expedited Card Delivery)	\$39	Per request, 1 Business Day Fed-Ex Delivery
	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	ATM (Customer Withdrawal)	\$520	Per 24-Hour Period (Maximum \$300 may be withdrawn in a single transaction.)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 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
	Cashier’s Check	\$8	Per Check. Issued for customers only.
	Counter Checks	\$2	Per Item
	Draft Collection	\$35	Per Item
	Foreign Item Collection	\$35	Per Item
	Bond Coupon Collection	\$15	Per Item, plus bank cost.
ATM AND DEBIT CARD TRANSACTIONS			
CURRENCY AND COIN			
CHECK SERVICES			
COLLECTION FEE			

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Category	Description	Amount	Frequency / Details
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
	Direct Connect (formerly PC Banking) with Bill Pay	No Charge	
	Business Mobile Deposit Credit	No Charge	Per Item
	Prefunded Employee Direct Deposits	\$14.95	Per Item 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 - Paid Items	\$29	<ul style="list-style-type: none"> • Per check, ACH, or wire transaction that overdraws your account. • Per multiple-use debit card transaction that overdraws your account. • Per non-debit card transaction that overdraws your account. <p>We will charge your account no more than 10 per-item NSF fees on any business day. We will not charge any per-item NSF fees if your account is overdrawn \$30 or less after all credit and debit transactions are posted to your account following the close of the business day (not applicable for Analyzed accounts).</p>
	Insufficient Funds Fee - Returned Items	\$0	For any transaction the bank returns or declines that will overdraw the account (not applicable for Analyzed accounts).
	Account Overdraft Protection Fee	\$8	A transfer fee will be charged every time a transfer over \$10 is made from your 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.
	Interest Rate	18%	Annual interest rate on the overdraft balance of a charged-off account. See deposit account agreement for additional details.
RETURNED ITEMS	Deposit item Returned Fee	\$10	Per Item
STOP PAYMENTS	Stop Payment	\$35	Per Request
	Debit Card Preauthorized Stop Payment	\$15	Per Request

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		Box sizes listed are not available at all locations. Contact branch for availability.										
SAFE DEPOSIT BOX	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								
			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					
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						
	ADDITIONAL ACCOUNT FEES AND 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 on the style and quantity chosen.						
			Money Services Business (MSB) Month 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						
			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.

Pricing Effective April 14, 2024

COLLECTION FEE	Canadian Check Clearing Fee (Formerly <i>Draft Collection</i>)	\$10	Per Item
	Foreign Collection Clearing Fee (Formerly <i>Foreign Item Collection</i>)	\$50	Per Item
	USD Check Clearing Fee (New)	\$25	Per Item