

		Business Checking Account	Business Savings Account	Business Money Market
MONTHLY SERVICE FEE	Opening Deposit Requirement	\$200	\$200	\$1000
	Minimum Balance Requirement	\$500	\$100	\$1000
	Monthly Maintenance Service Fee	\$25	\$4	\$12
	Additional Terms & Conditions		During any month, you may not make more than six withdrawals or transfers to another bank account of yours or to a third party by means of a pre-authorized, automatic transfer or telephonic order or instruction, whether initiated by check, draft, debit card, if applicable, or similar order to a third party. This includes online banking account transfers and bill payments. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the financial institution.	During any month, you may not make more than six withdrawals or transfers to another bank account of yours or to a third party by means of a pre-authorized, automatic transfer or telephonic order or instruction, whether initiated by check, draft, debit card, if applicable, or similar order to a third party. This includes online banking account transfers and bill payments. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the financial institution. The following additional terms apply to this account: \$3.00 Service Charge Assessed per item if over six (6) transactions per four (4) week period.

BUSINESS BANKING SERVICES	ACH Cash Management	\$17.00/Month
	Remote Deposit Capture	\$30.00/Month
	Scanner Purchase Fee & Monthly Maintenance Fee	<ul style="list-style-type: none"> • \$400 Scanner Purchase • \$7.50/Monthly Maintenance

ATM & DEBIT CARD FEES	FSBB ATM	No fee for using a FSBB ATM to complete any transaction
	Non - FSBB ATM	No fee for using a Non - FSBB ATM, any charge that is applied is from the ATM Owner
	Replacement Debit Card	<ul style="list-style-type: none"> • Arrives in 7-10 Business Days • \$5.00 per card
	Expedited Replacement Debit Card	<ul style="list-style-type: none"> • Express shipping of a replacement card, arrives in 1-2 Business Days • \$50.00 per card
	Additional Card Fee (after 2)	• \$3.00 per card, plus \$2.50 monthly card fee per card

OVERDRAFT FEES	NSF Paid Item	\$25.00 each time we pay an overdraft (maximum 4 fees per day). There is no limit on the total fees we can charge you for overdrawing your account. Please see Overdraft Practice for more information.
	NSF Returned Item Fee	\$25.00/item
	Overdraft Sweep Protection	\$20.00 per year – Unlimited use! Please see Overdraft Sweep Service for more information on affiliated account sweep services.

WIRE TRANSFERS	Domestic Incoming	A wire transfer that is deposited into your account from another bank account inside of the U.S.	FREE
	Domestic Outgoing	A wire transfer that you send from your account to another U.S. bank account.	\$20
	International Incoming	A wire transfer that is deposited into your account from another bank account outside of the U.S.	\$20
	International Outgoing	A wire transfer that you send from your account to bank account outside of the U.S.	\$45

SAFE DEPOSIT BOXES	Box Replacement Key	Locksmith's Discretion
	Box Drill Fee	Locksmith's Discretion
	Safe Deposit Box Rental	Visit with a Bank Representative to learn how to set up automatic safe deposit box payments.

OTHER FEES	Online Bill Pay	No charge for first 14 payments during any payment cycle, .70 per payment for every payment after 14.	
	Temporary Checks	\$2.00 per sheet (3 checks)	
	Stop Payment Charge	\$20.00 per request	
	Order for Checks or Supplies	Business checks, deposit slips or other banking supplies	Varies (based on items ordered)
	Legal Process Fee	Processing of any garnishment, tax levy, judgment, or other court administrative order against an account or customer, whether or not the funds are actually paid.	\$30
	Undeliverable Mail Fee	• \$5.00	
	Research Fees	• \$25.00 per hour	