

# Simply Business & Business Checking Account Fees



Effective January 1, 2025

Business Service Fees	Fee amount	When is the fee charged?
Originated ACH Credit	\$0.35	Per item.
Originated ACH Debit	\$0.35	Per item.
ACH Return	\$20.00	Per ACH returned item.
Account Reconciliation Module	\$30.00	Per month for use of Account Reconciliation Module with positive pay service.
Auto Load Module	\$20.00	Per month for use of Auto Load Module with positive pay service.
ACH Module	\$30.00	Per month for use of originating ACH transactions with online banking.
ACH Notice of Change	\$2.00	Per ACH notice of change notification sent.
Cleared Item (Simply Business)	\$0.40	Per item in excess of 100 during a statement cycle.
Cleared Item (Business Checking)	\$0.40	Per item in excess of 250 during a statement cycle. <i>(First 250 items charged at \$0.25 per item during a statement cycle.)</i>
Daily Negative Uncollected Balance	WSJ Prime+ 4.00%	Per day.
Depositing Coins per Roll	\$0.0800	Per roll.
Depositing Coins per \$1.00	\$0.0012	Per \$1.00
Depositing Coins per \$100.00	\$0.12	Per \$100.00
Depositing Coins per \$1,000.00	\$0.85	Per \$1,000.00
Depositing Currency per Standard Strap	\$0.25	Per strap.
Depositing Currency per \$1.00	\$0.0010	Per \$1.00
Depositing Currency per \$100.00	\$0.075	Per \$100.00
Depositing Currency per \$1,000.00	\$0.70	Per \$1,000
Line of Credit Sweep	\$250.00	Per month for automatic line-of-credit / operating account balance sweep service, regardless of the number of sweeps during the month.
Mailed Statement	\$5.00	Per month for Business Checking accounts.
Mobile Deposit Service	\$15.00	Per month for Mobile Deposit for Business app.
Mobile Deposit	\$0.35	Per deposit item.
Money Market Sweep	\$125.00	Per month for automatic money market / operating account balance sweep service, regardless of the number of sweeps during the month. <i>(Regulation D transaction limitations apply.)</i>
Outgoing Domestic Wire - Online	\$40.00	Per wire processed through Online Banking.
Outgoing International Wire - Online	\$50.00	Per wire processed through Online Banking.
Positive Pay	\$100.00	Per month when using positive pay service for check only or for both ACH and check. Maximum of 2 accounts included.
Positive Pay – System Decisioned Exception Item	\$3.00	Per exception item not decisioned by daily cut off time.
Positive Pay – 3+ accounts	\$15.00	Additional charge per account per month for each account over 2 when using positive pay service for check only or for both ACH and check.
Positive Pay – ACH only	\$60.00	Per month when using positive pay service for ACH only. Maximum of 2 accounts included.
Positive Pay – ACH only – 3+ accounts	\$15.00	Additional charge per account per month for each account over 2 when using positive pay service for ACH only.
Purchasing Coins per Roll	\$0.0800	Per roll.

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Purchasing Coins per \$1.00	\$0.0012	Per \$1.00
Purchasing Coins per \$100.00	\$0.12	Per \$100.00
Purchasing Coins per \$1000.00	\$0.85	Per \$1000.00
Purchasing Currency per Strap	\$0.35	Per strap.
Purchasing Currency per \$1.00	\$0.0012	Per \$1.00
Purchasing Currency per \$100.00	\$0.12	Per \$100.00
Purchasing Currency per \$1000.00	\$0.85	Per \$1000.00
RDC – 1 – 2 accounts	\$50.00	Per single feed machine per month for 1-2 accounts using remote deposit capture.
RDC – 3 – 4 accounts	\$70.00	Per single feed machine per month for 3-4 accounts using remote deposit capture.
RDC – 5+ accounts	\$90.00	Per single feed machine per month for 5 or more accounts using remote deposit capture.
RDC – Multi-Feed – 1 – 2 accounts	\$65.00	Per multi-feed machine per month for 1-2 accounts using remote deposit capture.
RDC – Multi-Feed – 3 – 4 accounts	\$85.00	Per multi-feed machine per month for 3-4 accounts using remote deposit capture.
RDC – Multi-Feed – 5+ accounts	\$105.00	Per multi-feed machine per month for 5 or more accounts using remote deposit capture.
RDC Per Deposit Item	\$0.35	Per deposit item using remote deposit capture.
Same Day ACH File	\$5.00	Per ACH payment batch submitted for same day processing/settlement.
Standard ACH File	\$4.00	Per ACH payment batch submitted for standard next day processing/settlement.