



## Commercial Service Fee Schedule Effective October 6, 2025

### Business Essential Checking

|                                                                         |         |
|-------------------------------------------------------------------------|---------|
| No Monthly Service Charge                                               |         |
| No minimum balance requirement                                          |         |
| Allows 100 items per statement cycle                                    |         |
| Fee per additional item over 100 items                                  | \$ .30  |
| (Items include: deposits, deposited items, checks and electronic items) |         |
| Monthly paper statement fee (waived w/ eStatement enrollment)           | \$ 3.00 |

### Small Business Checking

|                                                                         |          |
|-------------------------------------------------------------------------|----------|
| Monthly Service Charge                                                  | \$ 10.00 |
| \$1,000 minimum daily balance to avoid monthly service charge           |          |
| Allows 300 items per statement cycle                                    |          |
| Fee per additional item over 300 items                                  | \$ .45   |
| (Items include: deposits, deposited items, checks and electronic items) |          |
| Monthly paper statement fee (waived w/ eStatement enrollment)           | \$ 3.00  |

### Commercial Checking (Charges may be offset by an earnings credit.)

|                                                                                  |              |
|----------------------------------------------------------------------------------|--------------|
| Monthly Maintenance                                                              | \$ 10.00     |
| Per Deposit                                                                      | \$ .13       |
| Per Deposited Item                                                               | \$ .13       |
| Per Check Cleared                                                                | \$ .17       |
| Electronic Credits                                                               | \$ .15       |
| Electronic Debits                                                                | \$ .15       |
| Negative Collected Balance Fee                                                   | PRIME +3.00% |
| (Assessed if the average collected balance for the statement cycle is negative.) |              |
| Monthly paper statement fee (waived w/ eStatement enrollment)                    | \$ 3.00      |

### Business Interest Checking

|                                                                          |          |
|--------------------------------------------------------------------------|----------|
| Monthly Service Charge                                                   | \$ 10.00 |
| Minimum daily balance of \$1,000 to avoid monthly service charge         |          |
| Fee per additional item over 100 items                                   | \$ .45   |
| (Items include: deposits, deposited items, checks, and electronic items) |          |
| Monthly paper statement fee (waived w/ eStatement enrollment)            | \$ 3.00  |

### Business Money Market

|                                                                                     |          |
|-------------------------------------------------------------------------------------|----------|
| Monthly Service Charge                                                              | \$ 10.00 |
| Minimum daily balance of \$1,000 or \$2,500 average to avoid monthly service charge |          |

### Business Savings

|                                                                |         |
|----------------------------------------------------------------|---------|
| Service Charge                                                 | \$ 7.00 |
| Minimum daily balance of \$500 to avoid monthly service charge |         |

### Account Access, Online Banking & Mobile Banking

|                                                           |          |
|-----------------------------------------------------------|----------|
| Online Banking                                            | FREE     |
| Treasury Management Online Banking Monthly Charge         | \$ 35.00 |
| Mobile Banking (iPhone, iPad, and Android apps available) | FREE     |
| Online & Mobile Bill Pay                                  | FREE     |
| Secure Token (per user)                                   | \$ 2.50  |
| Secure FTP Delivery (SFTP) – Monthly                      | \$ 25.00 |

### Deluxe Payment Exchange

|                            |         |
|----------------------------|---------|
| eChecks (per check)        | \$ 0.58 |
| Print + Mail (per check)   | \$ 0.78 |
| Postage (per check mailed) | \$ 0.67 |

### Positive Pay Fraud Prevention and Reconciliation

|                                        |          |
|----------------------------------------|----------|
| Check Positive Pay Monthly Maintenance | \$ 30.00 |
| Check Positive Pay per item fee        |          |
| 0 – 300 items per month                | FREE     |
| 300 + items per month                  | \$ 0.05  |
| Return Check for Non-Payment           | \$ 10.00 |
| Exception Items                        | \$ 3.00  |
| ACH Positive Pay Monthly Maintenance   | \$ 20.00 |
| ACH Positive Pay New Filter Setup      | \$ 7.50  |

### ACH Services

|                                         |          |
|-----------------------------------------|----------|
| Standard ACH Origination Monthly Charge | \$ 20.00 |
| (per file)                              | \$ 1.00  |
| (per item)                              | \$ .10   |
| Same Day ACH Origination Monthly Charge | \$ 10.00 |
| (per file)                              | \$ 5.00  |
| (per item)                              | \$ 1.00  |
| ACH Returns                             | \$ 2.50  |
| ACH Notification of Change              | \$ 1.50  |

### Remote Deposit Capture

|                                                       |          |
|-------------------------------------------------------|----------|
| Remote Deposit Fee for Single Doc Scanner (per month) | \$ 50.00 |
| Remote Deposit Fee for Multi Doc Scanner (per month)  | \$ 67.00 |
| Per Account (beginning with second account)           | \$ 5.00  |
| Fee per item over 300                                 | \$ .10   |

### Sweep Services

|                                                |          |
|------------------------------------------------|----------|
| Cash / Loan Sweep                              | \$ 35.00 |
| Zero Balance Account (ZBA) Monthly Maintenance | \$ 10.00 |

### Returned and Rejected Items

|                                                                                                                                                                                                   |          |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|
| Returned Deposit Item Fee (deposited item returned)                                                                                                                                               | \$ 8.00  |
| NSF: Return Fee (item not paid)                                                                                                                                                                   | \$ 35.00 |
| NSF: Overdraft Fee (item paid)                                                                                                                                                                    | \$ 35.00 |
| Bank will not charge an Overdraft Fee if an item overdraws an account by \$10.00 or less. Otherwise, bank charges the fee for each item. Bank will not charge more than 5 Overdraft Fees per day. |          |

### Account Services

|                                                   |                  |
|---------------------------------------------------|------------------|
| Account Balancing per Hour (one hour minimum)     | \$ 20.00         |
| Account Closing Fee (within first 90 days)        | \$ 20.00         |
| Account Research per Hour (one hour minimum)      | \$ 20.00         |
| Check Order                                       | prices will vary |
| Stop Payment Fee (per item – electronic or check) | \$ 35.00         |
| "Paid in Full" Letter for Charged Off Account     | \$ 20.00         |
| Dormant Fee per month                             | \$ 10.00         |
| Deposit Verification Fee                          | \$ 10.00         |
| Returned Mail Fee                                 | \$ 5.00          |
| Night Deposit Bags (first two are free)           | \$ 20.00         |
| Zippered Deposit Bag (first two are free)         | \$ 5.00          |

### Statement Options

|                                |         |
|--------------------------------|---------|
| eStatement                     | FREE    |
| Statement Copy (per statement) | \$ 3.00 |

### Visa ATM/Debit Card

|                                                                          |          |
|--------------------------------------------------------------------------|----------|
| MoneyPass®, TransFund® & Guaranty Bank ATMs (inquiries and transactions) | FREE     |
| ATM Service Charge for Non Guaranty Bank Machine ATM Inquiry             | \$ 2.50  |
| ATM Service Charge for Non Guaranty Bank Machine ATM Withdrawal          | \$ 2.50  |
| ATM/Debit Card Replacement Fee                                           | \$ 10.00 |
| Debit Card Limit Emergency Increase                                      | \$ 5.00  |
| Expedited Debit Card Replacement                                         | \$ 75.00 |

### Wire Transfers (for customers only)

|                                                     |          |
|-----------------------------------------------------|----------|
| Foreign Wire                                        | \$ 55.00 |
| Incoming Wire                                       | \$ 15.00 |
| Outgoing Wire                                       | \$ 30.00 |
| Outgoing Domestic Wire Initiated via Online Banking | \$ 15.00 |

### Bank Issued Checks

|                                                    |         |
|----------------------------------------------------|---------|
| Official Checks                                    | \$ 5.00 |
| Check Printing Charge (counter checks price for 4) | \$ 1.00 |

### Currency Services

|                                                                                              |        |
|----------------------------------------------------------------------------------------------|--------|
| Currency Deposited over \$20,000 per \$100 (charge is inclusive of first \$20,000 and above) | \$ .10 |
| Coin Counting Per Roll                                                                       | \$ .05 |

### Coin Order

|                       |        |
|-----------------------|--------|
| Coin Order (per roll) | \$ .05 |
| Coin Order (per bag)  | \$ .75 |

### Miscellaneous Services

|                                                     |          |
|-----------------------------------------------------|----------|
| Collections – Foreign Items                         | \$ 75.00 |
| Collections-Domestic Items                          | \$ 20.00 |
| Fax - Incoming or Outgoing (per page)               | \$ 1.00  |
| Photocopies (per page)                              | \$ 1.00  |
| Garnishments/Levy Fee                               | \$ 60.00 |
| Subpoenas/Summons Appearance (per hour)             | \$ 75.00 |
| Notary Services (Customers)                         | FREE     |
| Notary Services (Non-Customers)                     | \$ 5.00  |
| Gift Card                                           | \$ 3.50  |
| Reloadable Prepaid Card                             | \$ 5.00  |
| Secondary Reloadable Prepaid Card (tied to primary) | \$ 2.50  |
| Deposits to Reloadable Prepaid Card                 | \$ 3.00  |