Better Business Checking
- No monthly maintenance fee
- Unlimited free credits and 100 free debits per statement period; $0.45 per debit thereafter

Business Advantage Checking
- $15 monthly maintenance fee waived with $25,000 minimum combined average balance in business deposit and loan accounts
- Unlimited free credits and 200 free debits per statement period; $0.45 per debit thereafter

Community Checking
- Interest-bearing account
- No monthly maintenance fee
- Unlimited free credits and 100 free debits per statement period; $0.45 per debit thereafter

Add a Business Sweep Account to your Business Checking
- All balance tiers earn interest
- No monthly maintenance fee
- No per item charge
- Automatically cover expenses

Premium Business Savings
- $2,500 minimum daily balance to earn interest
- $3 monthly fee for balances that fall below $2,500
- $2 for each additional withdrawal over six

Business Money Market Account
- No minimum balance to earn interest
- $2,500 minimum balance to open
- $10 monthly fee if minimum daily balance falls below $2,500
- $10 per item for checks and debits in excess of three per statement cycle

Positive Pay (Fraud Protection)
- Reduces check and ACH fraud
- Improves accuracy of deposit balancing
- Simplifies your accounts payable process

Other Online Business Services
- Free Online/Mobile Banking and bill pay
- Remote check deposit
- ACH and wire transfer services

Abandoned Account Escheatment	$75.00
Account research	$25.00/hr. ($12 min.)
ACH-outgoing per file transaction	$5.00
Canadian/foreign check processing	
Canadian checks $10,000 or less	$15.00
Canadian checks $10,001 and over	$35.00
Other foreign checks	$35.00
Check cashing (over $100)	$6.00 non-members
Check copy	$5.00
Coin charges	$15.00 per $100
Currency Charges	
Deposited	No charge
Exchanged/ordered	$1.00 per $1,000
Express delivery of debit or credit card	$40.00
Foreign ATM usage	$1.00
Foreign currency (buy/sell)	$25.00
Inactive account fee—Checking or Savings	
After 18 months	$5.00 per month
Insufficient address	$5.00
Levies/writs/attachments	$125.00
Loan payment from external (non SMB) account)	
Online service (one-time payment)	$2.00
No fee for credit card payments	
Automated phone line	$2.00
No fee for credit card payments	
Over the phone with a representative	$15.00
Lost debit or credit card	$10.00
Money order	$4.00
Night deposit bag (non-refundable)	$40.00
Non-sufficient funds (NSF)	$32.00[1] per item returned
Notary services for non-members	$5.00
Overdraft Sweep	$2.00 per sweep[1]
Payment Privilege	$32.00[1] per item paid
Overdrawn balances of $15.00 or less	*No charge*
Positive Pay	$40.00 per month
Remote Deposit Capture	$20.00[2] per month
Safe Deposit Box-box drilling	$275.00
Safe Deposit Box-key replacement	$25.00
Stop payment	$30.00 per item
Temporary checks	$2.00 per sheet of four
Telephone transfer by a representative	$3.00
Treasurers checks	$5.00
Wire transfers[3]	
Domestic incoming	$10.00
Domestic outgoing	$25.00
Foreign incoming	$15.00
Foreign outgoing	$50.00

[1] For checking accounts linked to a savings or money market as part of an overdraft sweep service; a NSF or Payment Privilege fee plus an overdraft sweep fee will be assessed if the linked account's balance is not sufficient to cover the overdrawn checking balance.
An NSF fee may be charged each time a payment is presented if the funds available in your account are not sufficient to cover the payment, regardless of the number of times a payment is presented.

[2] Check scanner required for service. Device fee may apply.

[3] Foreign wire transfers available in-branch only. Domestic outgoing wires are $15 per transfer through a Business Online Banking account.