

FEE SCHEDULE - BUSINESS

Effective April 16, 2024



TRADITIONS BANK

Account Research (per hour/1 hour min.) \$35.00

Account Transfer

Via Automated Telephone System Free
Via Internet Banking Free
Via Telephone/Bank Associate \$12.00

ATM/Debit Card

Business Debit Card Replacement \$15.00/card
Withdrawal at Foreign ATM Free

A fee (surcharge) may be charged by the owner of the foreign ATM unless part of the MoneyPass® surcharge-free ATM network.

International transactions will be assessed a cross border assessment of 90 basis points (0.9%) if the country where the transaction took place (merchant country) is other than the United States of America. A currency conversion assessment of 20 basis points (0.2%) will be assessed if the transaction goes through a currency conversion.

Cash Management Sweep Services including

Zero Balance Accounts Varies**

** Contact your account officer for details.

Checks/Money Orders

Counter Checks (per page of 3 checks) \$2.00
Money Order \$1.70
Treasurer's Check \$10.00

Court Order/Garnishment/Writ/Levy \$200.00+Bank Cost

Deposited Returned Item (per item) \$15.00
Originated ACH returned as unauthorized \$25.00

Daily Overdraft Fee** \$5.00
(per business day after 5 calendar days)

** Includes overdrafts created by check or bill-pay check, withdrawals made in person or by electronic means such as an ATM or ACH, and fees charged to the account by the bank.

Dormant Checking or Savings Account

(no activity for 2 years and balance below \$1,000) \$10.00/mo.

Foreign Checks/Currency

Foreign Check Collection Varies based on item
Foreign Currency Purchase \$25.00+Bank Cost
Foreign Currency Redemption \$25.00+Bank Cost
Foreign Draft Purchase \$25.00+Bank Cost

Insufficient/Uncollected Funds

Insufficient Funds**--Item Paid or Returned \$40.00
Uncollected Funds**--Item Paid or Returned \$40.00
Line of Credit Transfer** \$12.00
Savings/Money Market/DDA Transfer** \$12.00

** Fee applies to overdraft items created by check, bill pay check, in-person withdrawal, ATM withdrawal, ACH withdrawal or other electronic means.

Mobile Banking

Business Mobile Banking Free

Mobile Deposit

Mobile Deposit to Business Account Free

Online Banking – Business Account (Non Analysis)

Monthly – View and Transfer Free
Monthly – ACH and/or Wire Origination \$30
ACH Origination \$.16 per item
Same Day ACH Origination \$8.00 per file/\$.16 per item
Wire Origination Standard Wire Fees apply
Bill Pay Free

Premature Account Closure Fee \$30.00

If checking, savings or money market account is closed within 6 months of opening.

Safe Deposit Box

Contact your local branch office for annual rental rates.
Drilling \$65.00 + Bank Cost
Inventory (per hour/ ½ hour minimum) \$50.00
Key Replacement (per key) \$25.00
Late Charge \$10.00

Signature Guarantee \$10.00 per item

Statement of Account

Copy of previously issued statement \$5.00 plus research fee
E-Statement (via Online Banking) Free
Paper statement Free
Paper statement in addition to E-Statement \$5.00/month

Stop Payment

Stop Payment
(Bill Pay/Check/Draft/ACH/EFT) \$38.00
Stop Payment Renewal after 6 months \$38.00

Wire Transfer

Incoming – Domestic \$16.00
Incoming – International \$18.00
Outgoing – Domestic \$30.00
Outgoing – Domestic from Business Online Banking \$27.00
Outgoing – International \$65.00
Wire Transfer Service Message \$16.00