

# Schedule of Fees for Business Accounts

## General Customer Services

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Account activity printout .....	\$5.00 per copy	Lost passbooks .....	\$10.00
Account analysis statement .....	\$2.50 per account	Marquette gift card	
Account balancing assistance .....	\$25.00 per hour, \$25.00 minimum	Activation charge .....	\$3.50
Account closed within six months of opening .....	\$30.00	Money orders (customers only) .....	\$3.00
Account research fee .....	\$25.00 per hour, \$25.00 minimum	Nonsufficient funds (NSF) (each debit or check returned) .....	\$35.00
ATM/Debit card replacement charges		Notary public .....	\$1.00
Normal (2-3 days) .....	\$15.00	Online Bill Payment inactivity fee (after 90 days of inactivity) .....	\$5.00
Same Day Expedited		Online statements .....	free
Pick up by 1 p.m. at Oak Forest Branch).....	\$35.00	Overdraft - each overdraft item paid .....	\$35.00
Overnight Expedited (next day shipped).....	\$65.00	Continuous overdraft after third business day .....	\$8.00 per business day
ATM transactions		Overdraft protection transfer fee	
Bank owned, STARsf & Allpoint ATMs .....	no charge	(limited to six preauthorized transfers per month) .....	\$8.00
Non-bank owned ATMs .....	\$3.00 per transaction	Overdraft maintenance .....	1/10 of 1% of overdraft/day
(convenience fees from other financial institutions may also apply)		Paper statement fee .....	\$3.00
CIRRUS® ATM transactions		(For Community Checking, Choice Business Checking, Community NOW and Community Money Market)	
Withdrawal, transfer, or inquiry.....	\$3.00 per transaction	Paper statement fee .....	\$5.00
PIN reminder .....	\$2.00	(For Commercial Checking, Small Business, Commercial NOW and Business Gold Money Market)	
International transaction fee .....	3% of transaction	Postage Stamps .....	Face Value
American Express® Gift Cheques .....	\$2.50	Return item charge (chargeback fee)	
Bank-held statement .....	\$10.00 per month	(checks deposited and returned) .....	\$4.50 each
Bank verification .....	\$10.00 each	Safe deposit boxes .....	sizes and annual rentals vary (designated locations only)
Bond redemption .....	\$50.00 each	Savings bond conversion .....	\$25.00
Business letters .....	\$25.00 per hour, \$25.00 minimum (Legal correspondence, consul letter, etc.)	Signature guarantee (customers only) .....	\$2.00
Cashier's checks (customers only) .....	\$7.00	Stop payments - each .....	\$35.00
Certified checks .....	\$25.00	Telephone transfers .....	\$5.00 each
Check cashing (non-customer)		Temporary checks .....	\$2.00 each
Checks under \$500 .....	1.25%	Traveler's checks	
Checks \$500 and over .....	1.50%	One-signer .....	1% of sale
Check printing .....	(fee depends on style and quantity of check ordered)	Two-signers .....	1.5% of sale
Collections		Uncollected funds usage .....	Prime* + 7%
Outgoing .....	\$25.00 plus cost	Unstrapped food stamps deposited .....	\$.20/coupon
Incoming .....	\$25.00 plus cost	Wire transfers	
Coin Purchased .....	\$0.10/roll	Outgoing (Domestic) .....	\$30.00 each
Currency counted or deposited .....	\$1.00 per \$1,000.00	Outgoing (International) .....	\$50.00 each
Currency ordered, exchanged or purchased .....	\$1.00 per \$10,000.00	Incoming .....	\$20.00 each
Deposited checks or items returned unpaid .....	\$4.50/item		
Document or statement copy .....	\$5.00 per copy		
Dormant account fee			
An account is dormant if for six months for Checking or three years for Savings, you have made no deposits/withdrawals.			
Checking .....	\$10.00 per month		
Savings .....	\$10.00 per month		
EDI statements/fax transmission .....	\$1.00/day		
Escheatment fee .....	\$25.00		
Fax Service In/Outgoing			
Domestic .....	\$1.00/page		
International .....	\$3.00/page		
Incoming .....	\$1.00/page		
Foreign currency conversion fee .....	5% of total		
Garnishments and levies .....	\$125.00 plus legal fees		
Immigration letter .....	\$10.00		
Incorrect/invalid TIN .....	\$50.00 per year		
Indemnity bond for lost certificates or bank check .....	\$25.00		
License Plate Stickers .....	\$5.00		

## Commercial Service Fees

### ACH PROGRAM

New employee file and pre-note fee .....	\$6.00/employee
File generation .....	\$2.00/file
Transaction fee .....	\$0.20/transaction
Notification of change .....	\$5.00/notification
Return item .....	\$5.00/item

### BUSINESS REMOTE DEPOSIT

Business Remote Deposit with desktop scanner .....	\$24.95/month*
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*Plus:*

Software installation .....	\$75.00 one time fee
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\*Add \$9.95/month for each business entity added to the single scanner

### LOCKBOX PROCESSING - RETAIL

Rate based on monthly volumes and quoted on a customized basis.

### LOCKBOX PROCESSING - WHOLESALE

Installation .....	\$25.00/box
Monthly maintenance .....	\$75.00/box
Per item processed .....	\$0.50/item

*Optional Services:*

Per item photocopied .....	\$0.50/item
Per item emailed .....	\$0.25/item
First class mail .....	\$30.00/month
Messenger delivery .....	\$25.00/delivery
Invoice detail captured .....	varies
Customized processing .....	varies

### MERCHANT GIFT CARD PROGRAM

Rate quoted on a customized basis. Merchant gift card activity appears on a separate monthly statement. Charges for this program are not assessed through account analysis.

### MERCHANT PAYMENT PROCESSING

Rate quoted on a customized basis. Merchant payment processing activity appears on a separate monthly statement. Charges for this program are not assessed through account analysis.

### ONLINE BANKING/CASH MANAGEMENT SERVICES

<b>Basic Plan</b> .....	Free
Includes company and administrator set-up, book transfers and unlimited bill pay	

<b>Advanced Plan</b> .....	\$24.95/month
Includes all Basic Plan services plus your choice of ACH Module* or Wire Module**	

<b>Premium Plan</b> .....	\$39.95/month
Includes all Basic Plan services plus BOTH ACH Module* and Wire Module**	

Training of additional users .....	\$25.00/hour
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\* Standard ACH per item charges apply

\*\* Discounted domestic wire fees of \$15.00

### POSITIVE PAY

Monthly maintenance fee (first account) .....	\$40.00
Monthly maintenance fee (additional accounts) .....	\$20.00

### SWEEP ACCOUNT

Monthly maintenance .....	\$50.00/month
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### ZERO BALANCE ACCOUNTS

Master account maintenance .....	\$30.00/month
Sub-account maintenance .....	\$10.00/month

Unless otherwise noted, all charges associated with commercial services will run through Account Analysis for Commercial Checking account customers. These charges will be a hard charge for Small Business Checking account customers and will be assessed on their account the first business day of the month following activity.

**MARQUETTE BANK**

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Effective: 5/15/2017

