



Fees are per item or per occurrence, unless otherwise specified

Table listing various bank fees such as Counter Checks, Money Orders, Foreign Check Collection Fee, and Account Reconciliation.

* Overdraft/NSF items may be created by checks, in-person Over the Counter Withdrawals, or ACH/electronic debits.
**Additional charges may be imposed by the transferring bank and will be passed on to the customer.

COMMERCIAL ANALYSIS ACCOUNTS

Service charges and fees associated with Commercial Analysis Checking accounts are calculated through Account Analysis.

Analysis is a 3-Step Process:

- 1. An earnings allowance is calculated using the Earnings Credit Rate (ECR) and the positive portion of the average monthly collected balance.
2. If the account was overdrawn during the same cycle, an overdraft interest charge will be calculated...
3. Total service charges are then subtracted from the ECR to determine the net charge for services.

Analysis Processing Service Charges*:

Table listing Analysis Processing Service Charges such as Monthly Maintenance, Remote Deposit Capture -RDC, and Wire Transfer Fees.

* Additional charges may be imposed by the transferring bank and will be passed on to the customer.

