

Small Business Account Fee Schedule

Effective January 1, 2023



		Small Business Checking	Analyzed Business Checking	
		No minimum balance required	\$10,000 minimum average collected monthly balance - No Monthly Maintenance Service Charge.	
			Below minimum average collected monthly balance - \$15 Monthly Maintenance Service Charge	
Basic Transactions		First 125 transactions free	First 300 transactions free	
Basic transactions ¹	Per item over limit	\$	0.50	\$ 0.50
Account Services				Analyzed Fees
Negative Collected Balance	Average daily per month		No Charge	Prime + 3.00%
Duplicate Statement	Monthly per account	\$	3.00	\$ 3.00
Deposit by Armored Car	Per deposit	\$	5.00	\$ 5.00
Stop Payment entered online	Per item	\$	30.00	\$ 25.00
Stop Payment	Per item	\$	30.00	\$ 35.00
Deposited Item Returned Unpaid ²	Per item	\$	10.00	\$ 10.00
Mail Deposit	Per deposit		No Charge	\$ 5.00
Mail Deposit Item	Per item		No Charge	\$ 0.50
Night Deposit Processing Fee	Per deposit	\$	2.00	\$ 2.00
Canadian Check Collection	Per item	\$	25.00	\$ 25.00
Foreign Check Collection ³	Per item	\$	40.00	\$ 40.00
Wire Services				Analyzed Fees
Domestic - Incoming	Per item	\$	15.00	\$ 15.00
Domestic - Outgoing	Per item	\$	30.00	\$ 30.00
Online Banking Domestic - Outgoing	Per item	\$	15.00	\$ 15.00
International - Incoming	Per item	\$	15.00	\$ 15.00
International - Outgoing	Per item	\$	40.00	\$ 40.00
Online Banking International - Outgoing	Per item	\$	35.00	\$ 35.00
ACH Services				Analyzed Fees
ACH Debit Block/Filter	Monthly per account	\$	10.00	\$ 10.00
ACH EDI Detail Notification	Monthly per account	\$	25.00	\$ 25.00
Online Services				
Business Online Banking	Per Company ID			No Charge
Bill Pay Rush Delivery (overnight) Payment by ACH	Per item		\$	7.00
Bill Pay Rush Delivery (overnight) Payment by Check	Per item		\$	30.00
Other Business Services				
Insufficient Funds (NSF) / Uncollected Funds (UCF) and EFT and Debit Card Overdraft ⁴	Per instance		\$	40.00
Research ⁵ (including statement copies)	Per hour		\$	40.00
Copy of Any Document	Per item		\$	3.00
Money Order	Per item		\$	4.00
Treasurers Check	Per item		\$	6.00
Domestic Check Collection	Per item		\$	30.00
Garnishment and Levy Processing	Per item		\$	75.00
Courier Fee ⁵	Per request			Varies
Night Deposit Key Replacement	Per key		\$	5.00
Notary Public Service	Per request			No Charge
Business Debit Cards				
Transaction at CSB ATMs	Per item			No Charge
Transaction at All Other ATMs Withdrawals/Balance Inquiries (surcharges by other banks may also apply)	Per item		\$	1.50
Re-issued Card				
Branch	Per card		\$	10.00
Expedited Mail (domestic)	Per card		\$	25.00
Expedited Mail (international)	Per card + shipping		\$	25.00
International ATM & Point of Sale (POS) Transactions	Per item			0.75%
Interest-Bearing Accounts				
Small Business Money Market, Below \$1,000 Minimum Average Monthly Balance	Monthly		\$	10.00
Overdraft Protection from Small Business Money Market	Per day		\$	10.00
Money Market Excess Transactions (Limit of 6 withdrawals per month)	Per item		\$	10.00
Retirement Accounts				
SEP Plan Annual Fee	Annually per plan		\$	25.00
SIMPLE Plan Annual Fee	Annually per plan		\$	25.00
Trustee Transfers Per Transfer	Per item		\$	30.00
Expedited Mail Transfer	Per item		\$	30.00
Wire Transfer	Per item			See Wire Fees Above

Analyzed Business Checking Accounts earn a monthly Earnings Credit that may offset some or all service charges for the month. The average collected balance is used to calculate the earnings credit and the earnings credit rate is variable. See the Understanding Your Deposit Account Handbook for Business Accounts for more information. ¹ Basic Transaction is any combination of deposits, items deposited, checks paid, account transfers, ACH credits and ACH debits. ² If a deposited item that has been previously returned unpaid is presented an additional time for payment it will be subject to additional fees if returned again. ³ You may be assessed additional Foreign Check Collection fees by the sending bank. ⁴ You may be assessed additional NSF or uncollected funds fees for the same item if the sending bank or merchant requests that the item be represented for payment. ⁵ Fees will be disclosed prior to being charged.

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