

Commercial Fee Schedule

Effective January 1, 2020



Commercial Checking Account Services

Monthly Account Maintenance (M)	\$	18.00
Negative Collected Balance		Prime + 3%
Duplicate Statement <i>(per account)</i> (M)	\$	3.00
Branch/ATM/ITM Deposits	\$	0.85
Per Item Deposited	\$	0.12
Checks Paid	\$	0.20
Mobile RDC <i>(per deposit)</i>	\$	0.85
Stop Payments <i>(per check)</i>	\$	30.00
Deposited Item Returned Unpaid	\$	10.00
ACH Credit	\$	0.25
ACH Debit	\$	0.25
Armored Car Deposit Processing Fee <i>(per deposit)</i>	\$	5.00
Mail Deposit <i>(per deposit)</i>	\$	5.00
Mail Deposit <i>(per deposited item)</i>	\$	0.50
Canadian Check Collection	\$	25.00
Foreign Check Collection	\$	40.00

Online Banking Services

Business Online Banking (M)	\$	25.00
-----------------------------	----	-------

Wire Services

Wire Maintenance (M)	\$	20.00
Wire Template Storage (M)	\$	1.00
Domestic - Incoming <i>(per wire transfer)</i>	\$	12.00
Domestic - Outgoing <i>(per wire transfer)</i>	\$	25.00
International - Incoming <i>(per wire transfer)</i>	\$	12.00
International - Outgoing <i>(per wire transfer)</i>	\$	40.00
Online Domestic - Outgoing <i>(per wire transfer)</i>	\$	15.00
Online International - Outgoing <i>(per wire transfer)</i>	\$	35.00

ACH Origination Services

ACH Origination Maintenance (M)	\$	30.00
ACH EDI Detail Notification (M)	\$	25.00
ACH Files	\$	1.00
ACH Originated Item - Credit	\$	0.25
ACH Originated Item - Debit	\$	0.25
ACH Same Day Originated Item	\$	1.00
ACH Return Item	\$	10.00

Positive Pay Services

Positive Pay Maintenance (M)	\$	50.00
Reverse Positive Pay Maintenance (M)	\$	30.00
Per Item	\$	0.12
Per Exception Paid	\$	2.00
Per Exception Returned	\$	10.00
ACH Debit Block/Filters (M)	\$	10.00

Remote Deposit Capture Services (RDC)

Remote Deposit Capture Maintenance (M)	\$	75.00
RDC <i>(per item)</i>	\$	0.12
RDC <i>(per deposit)</i>	\$	0.60

Wholesale Lockbox Services

Lockbox Monthly Maintenance (M)	\$	175.00
Lockbox Reporting Service (M)	\$	50.00
New Lockbox Setup	\$	300.00 ¹
Lockbox Deposit	\$	1.00
Lockbox Per Deposited Item	\$	0.45
Paper Mail	\$	0.02
Keystroke	\$	0.05
Check Image Capture	\$	0.10
Document Image Item	\$	0.14
Unprocessable Item	\$	0.50
Acceptable Payee >5	\$	0.20
Reassociation	\$	0.20
PO Box Rental <i>(at cost)</i>	\$	Varies ^{1,2}
Programming Fee <i>(at cost)</i>	\$	Varies ^{1,2}

Retail Lockbox Services

Lockbox Monthly Maintenance (M)	\$	175.00
Lockbox Reporting Service (M)	\$	50.00
New Lockbox Setup <i>(at cost)</i>	\$	Varies ^{1,2}
Lockbox Deposit	\$	1.00
Matched	\$	0.25
UnMatched	\$	0.30
Multiple Document	\$	0.42
Check Only	\$	0.40
Paper Mail	\$	5.00
Keystroke	\$	0.02
Check Image Capture	\$	0.10
Document Image Item	\$	0.14
Unprocessable Item	\$	0.50
Acceptable Payee >5	\$	0.20
Transmission Maintenance	\$	150.00
PO Box Rental <i>(at cost)</i>	\$	Varies ^{1,2}
Programming Fee <i>(at cost)</i>	\$	Varies ^{1,2}

Client Decision Module (Lockbox Only)

CDM Maintenance (M)	\$	225.00
CDM Items	\$	0.50
CDM Setup <i>(at cost)</i>	\$	Varies ^{1,2}

Other Business Services³

Night Deposit Key Replacement	\$	5.00
Research <i>(per hour, including statement copies)</i>	\$	40.00
Copy of any Document	\$	3.00
Money Order	\$	4.00
Treasurers Check	\$	6.00
Garnishments and Levy Processing	\$	75.00
Verification of Deposit	\$	10.00
Courier Fee <i>(at cost)</i>		Varies ²
Insufficient Funds/Uncollected Funds (UCF)	\$	40.00
Bill Pay Rush Delivery <i>(overnight)</i> payment by ACH	\$	7.00
Bill Pay Rush Delivery <i>(overnight)</i> payment by check	\$	30.00
Domestic Check Collection	\$	30.00
Night Deposit Processing Fee <i>(per deposit)</i>	\$	2.00

(M) Designates monthly service fee

Commercial 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.

¹Fee cannot be offset by earnings credit.

²Fees will be disclosed prior to obtaining service.

³Fees for all Other Business Services are not included in account analysis.

Commercial Fee Schedule

Effective January 1, 2020



Escrow Management Services

Escrow Management Master Account (M)	\$	30.00
--------------------------------------	----	-------

Sweep Services

Zero Balance Account (M)		30.00
Sweep to Line (M)	\$	200.00
Repurchase Account* (M)	\$	150.00

Business Debit Cards

Per Transaction at CSB ATMs		No Fee
Per Transaction at All Other ATMs Withdrawals/Balance Inquiries (<i>surcharges by other banks may also apply</i>)	\$	1.50
Re-issued Card		
Branch	\$	10.00
Expedited Mail (<i>domestic</i>)	\$	25.00
Expedited Mail (<i>international</i>)	\$	25.00 + Shipping
International ATM & Point of Sale (<i>POS</i>) Transactions (<i>per transaction</i>)		0.75%

Commercial Savings⁴

\$1,000 Minimum Average Monthly Balance		No Fee
Below Minimum Average Monthly Balance	\$	5.00
Overdraft Protection from Small Business Savings	\$	10.00

Commercial Money Market⁴

\$25,000 Minimum Average Monthly Balance		No Fee
Below Minimum Average Monthly Balance	\$	20.00

(M) Designates monthly service fee

Commercial 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.

⁴A \$10 excess activity fee will be charged for each transaction in excess of the stated limitations. See Truth-In-Savings Disclosure for details.

Not FDIC Insured	Not Bank Guaranteed	May Lose Value
Not Insured by any Federal Government Agency		Not a Deposit