

## Business Accounts Fee Information

| Business Checking Accounts                          | Free           | General   | Nonprofit      | IOLTA     |
|---|----------------|---|----------------|-----------|
|   |                | Fees in this column are offset by earnings credit |                |           |
| Earnings Credit Rate (on average collected balance) | NA             | 1.00%   | NA             | .05%      |
| Monthly Service Charge                              | No charge      | No charge   | No charge      | No charge |
| Checks Paid   | 150 free       | 10¢ each  | No charge      | No charge |
| Checks Deposited                                    | 150 free       | 10¢ each  | No charge      | No charge |
| Teller Deposits <sup>2</sup>                        | 15 free        | 50¢ each  | No charge      | No charge |
| Electronic ACH Deposits & Withdrawals               | No charge      | 10¢ each  | No charge      | No charge |
| Cash Deposits per \$100                             | No charge      | 10¢ each  | No charge      | No charge |
| Charge for excess items                             | 75¢ each       | NA  | NA             | NA        |
| <b>Business Online</b>                              |                |   |                |           |
| Add Business Bill Pay                               | No charge      | No charge   | No charge      | No charge |
| Add ACH Originations <sup>2</sup>                   | \$10 per month | \$10 per month                                    | \$10 per month | NA        |
| Add Wire Transfers <sup>2</sup>                     | NA             | \$10 per month                                    | NA             | NA        |
|   | NA             | \$10 per month                                    | NA             | NA        |

<sup>1</sup> Includes Mobile Deposits.

<sup>2</sup> Available upon approval.

## Business Deposit Accounts Ancillary Fees

Additional fees and charges may be assessed against Business Accounts for the following reasons. These fees and charges will be in the form of a direct withdrawal against the account.

per item:

|   |  |
|---|--|
| <b>Abandoned Property, Levy and other Legal Service</b>                           | \$75.00                                    |
| <b>Checks and Bonds for Collection</b>  | \$35.00                                    |
| <b>Checkbook, Check and Supplies</b>  | Varies                                     |
| <b>Coin Processing</b>  | 10% of total                               |
| <b>Items drawn and returned for Insufficient or Uncollected funds<sup>1</sup></b> | \$30.00                                    |
| <b>Night Deposit Bags</b>   | \$25.00                                    |
| Additional Night Deposit Key  | \$ 5.00                                    |
| <b>Signature Guarantees</b>   | \$ 5.00                                    |
| <b>Stop Payment Order Requests<sup>1</sup></b>                                    | \$30.00                                    |
| <b>Special Statements &amp; Document Copies</b>                                   | \$ 5.00                                    |
| <b>Wire Transfers</b>   |  |
| Outgoing  |  |
| Domestic  | \$20.00 (\$10 via Business Online Banking) |
| Foreign   | \$50.00 (\$25 via Business Online Banking) |
| <b>Withdrawals at non-WSB ATMs<sup>2</sup></b>                                    | \$1.00                                     |
| <b>Returned Deposited Item</b>  | \$10.00                                    |

<sup>1</sup>Fees can be offset by earnings credit on General Business Accounts.

<sup>2</sup>Other banks may impose a surcharge.



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Effective July 17, 2025