

Business Service Fee Schedule

Effective October 21, 2024

Basic Business Checking

Minimum Balance to Open
None

Minimum Balance Fee
\$5.00 per month if your average collected balance falls below \$500.

Transaction Items
Up to 100 free items per month. Excess transactions are \$0.50 per item.*

Statement
Free monthly e-statement. \$2.00 per month for a paper statement.

Business Value Checking

Minimum Balance to Open
None

Minimum Balance Fee
\$10.00 per month if your average collected balance falls below \$3,500.

Transaction Items
Up to 250 free items per month. Excess transactions are \$0.35 per item.*

Statement
Free monthly e-statement. \$2.00 per month for a paper statement.

Business Interest Checking

Minimum Balance to Open
\$1,000

Interest
Accrues daily and is paid monthly on collected balances of \$10,000 or more. Interest rate tiers: \$10,000; \$25,000; \$50,000; \$100,000. We may change the interest rate on your account at any time.

Monthly Maintenance Fee
\$15.00 per month.

Transaction Items
Up to 25 free items per month. Excess transactions are \$0.20 per item.*

Statement
Free monthly e-statement. \$2.00 per month for a paper statement.

Analyzed Checking

Minimum Balance to Open
None.

Earnings Credit
This account has an earnings credit, which is used to offset fees. We may change the earnings credit rate on your account at any time.

Monthly Maintenance Fee
\$15.00 per month.

Transaction Items
\$0.25 for each deposit ticket. \$0.11 for each deposited item. \$0.10 for each ACH debit and credit. \$0.15 for each check written.

Statement
Free monthly e-statement. \$2.00 per month for a paper statement.

* Transaction items are defined as checks paid, deposit tickets, deposited checks, and ACH debits and credits.

Public NOW Checking Available to municipalities

Minimum Balance to Open
\$1,000

Interest
Accrues daily and is paid monthly on collected balances of \$0.01 or more. We may change the interest rate on your account at any time.

Minimum Balance Fee
\$6.00 per month if your daily minimum balance falls below \$1,000 anytime during the month.

Statement
Free monthly e-statement. \$2.00 per month for a paper statement.

Business Money Market

Minimum Balance to Open
\$2,500

Interest
Accrues daily and is paid monthly on collected balances of \$1.00 or more. Interest rate tiers: \$1.00; \$10,000; \$25,000; \$50,000; \$100,000; \$1,000,000. We may change the interest rate on your account at any time.

Minimum Balance Fee
\$6.00 per month if your daily minimum balance falls below \$2,500 anytime during the month.

Statement
Free monthly e-statement. \$2.00 per month for a paper statement.

Business Savings

Minimum Balance to Open
\$20

Interest
Accrues daily and is paid monthly on collected balances of \$0.01 or more. We may change the interest rate on your account at any time.

Minimum Balance Fee
\$3.00 per month if your daily minimum balance falls below \$300 anytime during the month.

Statement
Free quarterly e-statement. \$2.00 per quarter for a paper statement, unless combined with a checking account paper statement.

Premier Business Savings

Minimum Balance to Open
\$1,000

Interest
Accrues daily and is paid monthly on collected balances of \$0.01 or more. Interest rate tiers: \$0.01; \$10,000; \$25,000; \$50,000; \$100,000. We may change the interest rate on your account at any time.

Minimum Balance Fee
\$10.00 per month if your daily minimum balance falls below \$1,000 anytime during the month.

Statement
Free quarterly e-statement. \$2.00 per quarter for a paper statement, unless combined with a checking account paper statement.

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Certificates of Deposit (CDs)

Minimum Balance to Open
\$500

Terms Available
91-days to 60-months

Interest Rate
Varies with term; compounded and paid monthly, quarterly, semiannually or annually.

Penalty for Early Withdrawal
Terms of 6 months or less: 31 days' interest. Terms greater than 6 months but less than one year: 91 days' interest. Terms of one year or greater: 182 days' interest.

Account Service Charges

- Account Balancing \$30.00 per hour, \$15.00 minimum
 - Early Closing Fee (account open less than 181 days) \$20.00
 - Dormant Checking Account (no activity for one year) \$5.00 per month
 - Dormant Savings Account (no activity for two years) \$5.00 per month
 - Overdraft Item Fee (waived if less than \$5.00 overdrawn) \$32.00 per item
Total overdraft item fees are limited to \$96.00 per day
 - Return Item Fee \$32.00 per item
Total return item fees are limited to \$96.00 per day
 - Statement Reprinting \$5.00 per statement
 - Stop Payment \$32.00 per request
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Debit / ATM Cards

- Transaction at non-SSB ATM (after 5 per month) \$2.00 each
 - Expedited Shipping (3 business days) \$55.00 per card
 - Lost or Destroyed Card Replacement \$8.00 per card
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Other Services

- Canadian Check Fee \$10.00 per item
 - Cashier's Checks \$6.00
 - Counter Checks \$1.00 per check
 - Currency Bags (zipper) \$2.00
 - Currency Bags (locking) \$25.00
 - Escheated Account \$80.00 per account
 - Fax \$1.00 per page, \$3.00 minimum
 - Foreign Bank Collection Item \$75.00 + foreign bank charges
 - Garnishment/Levy \$80.00
 - Medallion Stamp Signature Guarantee \$10.00 per request
 - Money Order \$3.00
 - Notary Service (waived for account holders) \$5.00
 - Photocopies \$0.25 per page
 - Research (1/2 hour minimum) \$25.00 per hour
 - Research Copy \$1.00 per page
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Overdraft Protection

- Any day there is an account-to-account transfer \$5.00
 - Fee is charged at the time of the transfer
 - Transfers are made in \$5.00 increments
 - You must apply for this optional service
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Safe Deposit Boxes

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|----------|---------|--------------------------|----------|
| • 3 x 5 | \$30.00 | • 10 x 10 | \$125.00 |
| • 4 x 5 | \$35.00 | • Late Fee | \$10.00 |
| • 5 x 5 | \$40.00 | • Drilling Fee (no keys) | \$250 |
| • 3 x 10 | \$45.00 | • Closing Fee (one key) | \$25.00 |
| • 4 x 10 | \$50.00 | • Duplicate Key | \$10.00 |
| • 5 x 10 | \$60.00 | | |
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Wire Transfers

No fees assessed for incoming wire transfers to loan accounts

- Domestic, Outgoing \$25.00
 - Domestic, Incoming \$15.00
 - International, Outgoing \$50.00
 - International, Incoming \$15.00
 - Wire E-sign Fee \$10.00
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