



Business Fee Schedule

Effective October 16th, 2024

ACCOUNT SERVICES	
Description	Fee
Account Research	\$20.00 / Hour
Check, Receipt, or Statement Copy ¹	\$5.00 / Each
Escheat Fee	\$50.00
Express Delivery Service	Up to \$50.00
Inactive Account Fee (Following 6 months of account inactivity)	\$5.00 / Month ²
Interim Statement Fee (Current month-to-date)	\$10.00 / Statement
Paper Statements, Letters, and Notices ¹	\$4.00 / Month
Verification of Deposit	\$15.00 / Each

CARD SERVICES	
Description	Fee
Express Delivery Fee	Up to \$50.00
Foreign Transaction Fee	1.00% of Transaction ³

CHECKING	
Description	Fee
Bill Pay Expedited Payments (Checks Only)	\$25.00 / Request
Coastal Design Check Order	\$12.00 / Order
Official Check Issuance Fee	\$4.00 / Check
Business Basic Checking	\$15.00 monthly maintenance fee 100 free items / \$.50 each after 100
Business Dividend Checking	\$25.00 monthly maintenance fee 150 free items / \$.50 each after 150
Small Business Checking	\$5.00 monthly maintenance fee ⁸ 50 free items / \$.50 each after 50

LOAN SERVICES	
Description	Fee
Account Research	\$20.00 / Hour
Late Payment Fee	Refer to loan disclosure ⁴
Electronic Loan Payment Initiated from Another Financial Institution	\$5.00 / Payment ⁹
Returned Visa [®] Payment	Up to \$25.00 / Item

WIRE TRANSFERS	
Description	Fee
Domestic Outgoing Wire Fee	\$15.00 / Each
International Outgoing Wire Fee	\$45.00 / Each

NON-SUFFICIENT FUNDS/OVERDRAWN	
Description	Fee
Bounce Guard ⁵ (Applies to overdrafts created by checks and automated ACH debits)	Up to \$31.00 / item or \$0.01 / item if corrected by 11:00pm ET ⁷
Bounce Guard Plus ⁵ (Applies to overdrafts created by ATM transactions and debit card transactions)	Up to \$31.00 / item or \$0.01 / item if corrected by 11:00pm ET ⁷
Non-Sufficient Funds Fee ⁵	\$33.00 / item ⁶
Returned Deposit or Loan Payment Fee	\$10.00 or \$30.00 / Item

STOP-PAYMENT ORDER	
Description	Fee
Automated Request (Single Check or Series Using Online Banking or Telephone Banking)	\$10.00 / Occurrence
Verbal or Written Request (Single Check, Series, or ACH)	\$30.00 / Occurrence

1. You can avoid this fee by enrolling in eDocs to receive monthly statements, letters and notices electronically.
2. Fee does not apply to accounts with a balance equal to or greater than \$250.00.
3. A 1.00% Foreign Transaction Fee (in U.S. dollars) is charged on all international debit and credit card transactions, except with the Signature Premier Rewards credit card.
4. Loan disclosures with late payment fee details may be found in your loan paperwork.
5. To avoid Non-Sufficient Funds or Overdraft fees, a savings account, money market account, and an overdraft line of credit can be used as protection to your checking account. You can also set up alerts, within Digital Banking, on your checking account to monitor activity. Contact us to get started.
6. \$33.00 each time an item is presented for payment and sufficient funds are not available to cover it, causing the item to not be paid.
7. Coverage Limit: Bounce Guard and Bounce Guard Plus coverage is limited to a maximum of one (1) account per individual. Individuals are determined by unique Social Security Numbers, not account numbers. Access to both services is subject to approval. All negative shares must be paid within 40 days or your account will be closed. Bounce Guard limit is \$500.00, which does not include any fees charged. Whether your overdrafts will be paid is discretionary, and we reserve the right not to pay. If we do not authorize and pay an overdraft, your transaction will be denied. There is no limit on the total fees we can charge you for overdrawing your account. Any account that remains negative by more than \$10.00 after 11:00 p.m. ET will be charged a fee of \$31.00 per overdraft, a maximum of two \$31.00 fees charged on a given day. These charges apply to all checks and automated ACH transactions, as well as debit and ATM transactions on checking accounts that have Bounce Guard Plus overdraft coverage.
8. No monthly fee for balances above \$1,500.00.
9. To make an electronic loan payment from another financial institution, you can make a payment through Speedpay. This service is available for debit cards, automatic drafts from your checking account or ACH payments, Discover® and MasterCard® credit cards only.