



**Business Accounts: Schedule of Fees and charges**  
**Effective: January 01, 2023**

**Cashier's Check (per check)**

<i>SBIC Customer</i>	<b>\$10.00</b>
<i>Non-Customer</i>	<b>\$20.00 (On - Us Check Exchange Only)</b>

**Miscellaneous Fees**

<i>Check Collection</i>	<b>\$20.00 per collection</b>
<i>Dormant Inactivity Fee</i>	<b>\$2.00 per month (excluding savings accounts)</b>
<i>eStatement Notice</i>	<b>\$2.00</b>
<i>Legal Process</i>	<b>\$125.00</b>
<i>Copies</i>	<b>\$3.00 per sheet</b>
<i>Record Research</i>	<b>\$25.00 per hour (minimum \$25.00)</b>
<i>Balance Information Reporting</i>	<b>\$15.00 per month</b>
<i>Balance Certification</i>	<b>\$10.00 per letter</b>
<i>Deposited Return Item Fee</i>	<b>\$15.00 per item</b>
<i>Stop Payment Order</i>	<b>\$25.00 per item (new or renewal)</b>
<i>ATM/Debit Card Replacement</i>	<b>\$10.00</b>
<i>Expedited Delivery of ATM Card</i>	<b>\$25.00</b>
<i>Overnight Delivery of ATM Card</i>	<b>\$125.00</b>
<i>Standing Order Instruction</i>	<b>\$5.00 per transaction</b>
<i>Counter Check</i>	<b>\$5.00 per check</b>
<i>QuickBooks - Direct</i>	<b>\$10.00</b>
<i>Redeposit Fees</i>	<b>\$5.00</b>
<i>Check Re-order</i>	<b>At cost</b>

**Fedline Wire Transfers**

<i>Outgoing Domestic Wire- Online</i>	<b>\$30.00</b>
<i>Outgoing Domestic Wire- Branch</i>	<b>\$30.00</b>
<i>Outgoing International Wire- Online</i>	<b>\$40.00</b>
<i>Outgoing Domestic Wire- Branch</i>	<b>\$40.00</b>
<i>Incoming Domestic Wires</i>	<b>\$20.00</b>
<i>Incoming International Wires</i>	<b>\$20.00</b>

**Cash Deposit Charges**

<b>Basic / Simple /Prime / Interest Checking / Elite</b>	
<i>First \$5,000.00 of deposit</i>	<b>No fees</b>
<i>Over \$5,000.00 of deposit</i>	<b>\$3.25 per \$1,000.00</b>
<b>Analysis Account</b>	
<i>First \$5,000.00 of deposit</i>	<b>No fees</b>
<i>Over \$5,000.00 of deposit</i>	<b>\$2.25 per \$1,000.00</b>

**Remote Deposit Capture**

<i>Monthly Maintenance fees</i>	<b>\$75.00</b>
<i>Deposit Ticket Process fee (Per credit)</i>	<b>\$1.25</b>
<i>Check Deposit Item fee (Per item)</i>	<b>\$0.15</b>
<i>Remote Deposit Scanner One-time purchase fee</i>	<b>At cost</b>
<i>Remote Deposit Set-up and Training</i>	<b>\$225.00</b>

**Automated Clearing House (ACH)**

<i>Initial ACH Setup Fee</i>	<b>\$35.00</b>
<i>Transmittal Fee</i>	<b>\$15.00 per file</b>
<i>Transaction Item</i>	<b>\$0.20 per credit item</b> <b>\$0.20 per debit item</b>
<i>Return/ NOC</i>	<b>\$5.00 per item</b>
<i>ACH Service Fee</i>	<b>\$25.00 per month</b>
<i>Deletions or Reversals</i>	<b>\$10.00 per occurrence or per file or per item</b>

**Remittance to India**

<b>OUTGOING</b>	
<b>In Branch</b>	
<i>US Dollar Remittance</i>	<b>\$15.00</b>
<i>Rupee Remittance</i>	<b>\$15.00</b>
	<b>Free with average monthly balance of \$5K or above</b>
	<b>Free if remittance is \$50K or greater</b>
<b>Online</b>	
<i>Rupee Remittance</i>	<b>Free</b>
<b>INCOMING</b>	
<i>Incoming SWIFT</i>	<b>\$20.00</b>

**Documentary Collection**

<i>Documents Against Acceptance</i>	<b>\$110.00</b>
<i>Documents Against Payment</i>	<b>\$90.00</b>
<i>Return Unpaid</i>	<b>\$100.00</b>
<i>B/L Endorsement</i>	<b>\$30.00</b>
<i>Partial Payment</i>	<b>\$50.00 per payment</b>
<i>Maintenance of Unpaid Item</i>	<b>\$40.00 per month (after 30 days)</b>