

Business Deposit Account Fees - Analysis Checking

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| Account Monthly Servicing Fee | \$ | 15.00 |
| Chargeable Debits and Checks (includes EFT, Checks Paid/Deposited, ACH Debits) | \$ | 0.20 |
| Deposited Items (includes in-branch and Remote (Mobile/Merchant) Deposits) | \$ | 0.20 |
| Fee for Insufficient Funds (per item) | | |
| <ul style="list-style-type: none"> · Return Check · Overdraft · ACH Return · ACH OD/NSF · Unavailable Funds · OD/NSF · NSF Attempt to Post Fee | | Up to \$35.00 |
| Overdraft Transfer Fee | \$ | 10.00 |
| Charge for Dormancy | | |
| <ul style="list-style-type: none"> · After 24 months without customer-initiated activity (per month) · After 3 years without customer-initiated activity | | Up to \$3.00 \$75.00 fee & Escheat to State |
| ATM Owner Service Fees (per month) | | |
| <ul style="list-style-type: none"> · 1 - 10 ATM's · 11 - 25 ATM's · 26 - 75 ATM's · >76 ATM Machines | \$ | 25.00 50.00 100.00 200.00 |
| Bill Pay < 5 transactions per month (free if > 5 transactions per month) | \$ | 5.00 |
| Business Debit Card Fee (per card/monthly) | \$ | 1.00 |
| Business Online Banking | | No Charge |
| Debit Card Activity Fee (per transaction, fees are charged at end of month) | | |
| <ul style="list-style-type: none"> · Signature-Based Transactions · PIN-Based Transactions · At ESSA ATM · At Non-ESSA ATM | \$ | No Charge 0.25 No Charge 1.50 |
| Deposited Item Return Fee | \$ | 12.00 |
| Early Account Closure (closed within 60 days of opening) | \$ | 10.00 |
| Levies and Garnishments | \$ | 100.00 |
| Safe Deposit Box Rental Late Fee (per month delinquent) | \$ | 5.00 |
| Stop Payment Fee | \$ | 35.00 |
| Sweep Fees ¹ | | |
| <ul style="list-style-type: none"> · Unlimited Sweep to/from LOC | \$ | 125.00 |
| Wire Transfers | | |
| <ul style="list-style-type: none"> · Domestic Wire Transfers (Incoming) · Domestic Wire Transfers (Outgoing) · Domestic Wire Transfers Online (Outgoing) · Foreign Wire Transfer (Incoming) · Foreign Wire Transfer (Outgoing) | \$ | 12.00 12.00 10.00 15.00 45.00 |
| Miscellaneous Fees | | |
| <ul style="list-style-type: none"> · Coin Handling · Currency Envelopes-Box · Coin Wrappers - Box · Boxed Coin (per box) · Sorted Coin Deposited · Unsorted Coin Deposited · Official Check Fee · Rolled Coin Fee · Strapped Currency Fee · Night Drop Bag · Photocopy Fee · Research Fee (per hour-prorated to nearest 1/4 hour) · Interim Statement Fee | | 5% of coin counted 8.50 2.75 4.00 2.40 4.50 5.00 0.05 0.08 2.50 1.00 25.00 10.00 |
| Reserve Requirement (Subject to change without notice) | | 10% |
| Earnings Credit Rate (Subject to change without notice) | | 35 BP |

¹ Does not apply to ZBA accounts