

We are implementing a new Commercial Deposit Account Fee Schedule on **March 1, 2021**. We are providing you with both the current Commercial Deposit Account Fee Schedule, effective as of **January 1, 2020**, and the new schedule for your reference.

Please note that as part of our COVID Financial Hardship efforts, we will continue to waive all service related fees until **March 1, 2021**. After this date, all previously communicated service related fee waivers will be reinstated, and charged as applicable.

Please review the new Commercial Deposit Account Fee Schedule carefully as some fees have changed.

# Commercial Fee Schedule

Effective January 1, 2020



## Commercial Checking Account Services

Monthly Account Maintenance (M)	\$	18.00
Negative Collected Balance		Prime + 3%
Duplicate Statement <i>(per account)</i> (M)	\$	3.00
Branch/ATM/ITM Deposits	\$	0.85
Per Item Deposited	\$	0.12
Checks Paid	\$	0.20
Mobile RDC <i>(per deposit)</i>	\$	0.85
Stop Payments <i>(per check)</i>	\$	30.00
Deposited Item Returned Unpaid	\$	10.00
ACH Credit	\$	0.25
ACH Debit	\$	0.25
Armored Car Deposit Processing Fee <i>(per deposit)</i>	\$	5.00
Mail Deposit <i>(per deposit)</i>	\$	5.00
Mail Deposit <i>(per deposited item)</i>	\$	0.50
Canadian Check Collection	\$	25.00
Foreign Check Collection	\$	40.00

## Online Banking Services

Business Online Banking (M)	\$	25.00
-----------------------------	----	-------

## Wire Services

Wire Maintenance (M)	\$	20.00
Wire Template Storage (M)	\$	1.00
Domestic - Incoming <i>(per wire transfer)</i>	\$	12.00
Domestic - Outgoing <i>(per wire transfer)</i>	\$	25.00
International - Incoming <i>(per wire transfer)</i>	\$	12.00
International - Outgoing <i>(per wire transfer)</i>	\$	40.00
Online Domestic - Outgoing <i>(per wire transfer)</i>	\$	15.00
Online International - Outgoing <i>(per wire transfer)</i>	\$	35.00

## ACH Origination Services

ACH Origination Maintenance (M)	\$	30.00
ACH EDI Detail Notification (M)	\$	25.00
ACH Files	\$	1.00
ACH Originated Item - Credit	\$	0.25
ACH Originated Item - Debit	\$	0.25
ACH Same Day Originated Item	\$	1.00
ACH Return Item	\$	10.00

## Positive Pay Services

Positive Pay Maintenance (M)	\$	50.00
Reverse Positive Pay Maintenance (M)	\$	30.00
Per Item	\$	0.12
Per Exception Paid	\$	2.00
Per Exception Returned	\$	10.00
ACH Debit Block/Filters (M)	\$	10.00

## Remote Deposit Capture Services (RDC)

Remote Deposit Capture Maintenance (M)	\$	75.00
RDC <i>(per item)</i>	\$	0.12
RDC <i>(per deposit)</i>	\$	0.60

## Wholesale Lockbox Services

Lockbox Monthly Maintenance (M)	\$	175.00
Lockbox Reporting Service (M)	\$	50.00
New Lockbox Setup	\$	300.00 <sup>1</sup>
Lockbox Deposit	\$	1.00
Lockbox Per Deposited Item	\$	0.45
Paper Mail	\$	0.02
Keystroke	\$	0.05
Check Image Capture	\$	0.10
Document Image Item	\$	0.14
Unprocessable Item	\$	0.50
Acceptable Payee >5	\$	0.20
Reassociation	\$	0.20
PO Box Rental <i>(at cost)</i>	\$	Varies <sup>1,2</sup>
Programming Fee <i>(at cost)</i>	\$	Varies <sup>1,2</sup>

## Retail Lockbox Services

Lockbox Monthly Maintenance (M)	\$	175.00
Lockbox Reporting Service (M)	\$	50.00
New Lockbox Setup <i>(at cost)</i>	\$	Varies <sup>1,2</sup>
Lockbox Deposit	\$	1.00
Matched	\$	0.25
UnMatched	\$	0.30
Multiple Document	\$	0.42
Check Only	\$	0.40
Paper Mail	\$	5.00
Keystroke	\$	0.02
Check Image Capture	\$	0.10
Document Image Item	\$	0.14
Unprocessable Item	\$	0.50
Acceptable Payee >5	\$	0.20
Transmission Maintenance	\$	150.00
PO Box Rental <i>(at cost)</i>	\$	Varies <sup>1,2</sup>
Programming Fee <i>(at cost)</i>	\$	Varies <sup>1,2</sup>

## Client Decision Module (Lockbox Only)

CDM Maintenance (M)	\$	225.00
CDM Items	\$	0.50
CDM Setup <i>(at cost)</i>	\$	Varies <sup>1,2</sup>

## Other Business Services<sup>3</sup>

Night Deposit Key Replacement	\$	5.00
Research <i>(per hour, including statement copies)</i>	\$	40.00
Copy of any Document	\$	3.00
Money Order	\$	4.00
Treasurers Check	\$	6.00
Garnishments and Levy Processing	\$	75.00
Verification of Deposit	\$	10.00
Courier Fee <i>(at cost)</i>		Varies <sup>2</sup>
Insufficient Funds/Uncollected Funds (UCF)	\$	40.00
Bill Pay Rush Delivery <i>(overnight)</i> payment by ACH	\$	7.00
Bill Pay Rush Delivery <i>(overnight)</i> payment by check	\$	30.00
Domestic Check Collection	\$	30.00
Night Deposit Processing Fee <i>(per deposit)</i>	\$	2.00

(M) Designates monthly service fee

Commercial checking accounts earn a monthly Earnings Credit that may offset some or all service charges for the month. The average collected balance is used to calculate the earnings credit and the earnings credit rate is variable.

<sup>1</sup>Fee cannot be offset by earnings credit.

<sup>2</sup>Fees will be disclosed prior to obtaining service.

<sup>3</sup>Fees for all Other Business Services are not included in account analysis.

# Commercial Fee Schedule

Effective January 1, 2020



## Escrow Management Services

Escrow Management Master Account (M)	\$	30.00
--------------------------------------	----	-------

## Sweep Services

Zero Balance Account (M)		30.00
Sweep to Line (M)	\$	200.00
Repurchase Account* (M)	\$	150.00

## Business Debit Cards

Per Transaction at CSB ATMs		No Fee
Per Transaction at All Other ATMs Withdrawals/Balance Inquiries ( <i>surcharges by other banks may also apply</i> )	\$	1.50
Re-issued Card		
Branch	\$	10.00
Expedited Mail ( <i>domestic</i> )	\$	25.00
Expedited Mail ( <i>international</i> )	\$	25.00 + Shipping
International ATM & Point of Sale ( <i>POS</i> ) Transactions ( <i>per transaction</i> )		0.75%

## Commercial Savings<sup>4</sup>

\$1,000 Minimum Average Monthly Balance		No Fee
Below Minimum Average Monthly Balance	\$	5.00
Overdraft Protection from Small Business Savings	\$	10.00

## Commercial Money Market<sup>4</sup>

\$25,000 Minimum Average Monthly Balance		No Fee
Below Minimum Average Monthly Balance	\$	20.00

(M) Designates monthly service fee

Commercial checking accounts earn a monthly Earnings Credit that may offset some or all service charges for the month. The average collected balance is used to calculate the earnings credit and the earnings credit rate is variable.

<sup>4</sup>A \$10 excess activity fee will be charged for each transaction in excess of the stated limitations. See Truth-In-Savings Disclosure for details.

Not FDIC Insured	Not Bank Guaranteed	May Lose Value
Not Insured by any Federal Government Agency	Not a Deposit	

# Commercial Deposit Account Fee Schedule

Effective March 1, 2021



## Commercial Checking Account Services

Monthly Maintenance (M)	\$	18.00
Negative Collected Balance		Prime + 3%
Duplicate Statement ( <i>per account</i> ) (M)	\$	3.00
Branch/ATM/ITM Deposits	\$	0.85
Per Item Deposited	\$	0.15
Checks Paid	\$	0.20
Stop Payments ( <i>per check</i> )	\$	30.00
Deposited Item Returned Unpaid	\$	10.00
ACH Credit	\$	0.25
ACH Debit	\$	0.25
Armored Car Deposit Processing Fee ( <i>per deposit</i> )	\$	5.00
Mail Deposit ( <i>per deposit</i> )	\$	5.00
Mail Deposit ( <i>per deposited item</i> )	\$	0.50

## Wire Services

Domestic - Incoming ( <i>per wire transfer</i> )	\$	12.00
Domestic - Outgoing ( <i>per wire transfer</i> )	\$	25.00
International - Incoming ( <i>per wire transfer</i> )	\$	12.00
International - Outgoing ( <i>per wire transfer</i> )	\$	40.00
Online Domestic - Outgoing ( <i>per wire transfer</i> )	\$	15.00
Online International - Outgoing ( <i>per wire transfer</i> )	\$	35.00

## Business Debit Cards

Per Transaction at CSB ATMs		No Fee
Per Transaction at All Other ATMs Withdrawals/Balance Inquiries ( <i>surcharges by other banks may also apply</i> )	\$	1.50
Re-issued Card		
Branch	\$	10.00
Expedited Mail ( <i>domestic</i> )	\$	25.00
Expedited Mail ( <i>international</i> )	\$	25.00 + Shipping
International ATM & Point of Sale (POS) Transactions ( <i>per transaction</i> )		0.75%

## Commercial Savings<sup>3</sup>

\$1,000 Minimum Average Monthly Balance		No Fee
Below Minimum Average Monthly Balance	\$	5.00

## Commercial Money Market<sup>3</sup>

\$25,000 Minimum Average Monthly Balance		No Fee
Below Minimum Average Monthly Balance	\$	20.00

## IOLTA Checking

IOLTA Checking		No Fee
----------------	--	--------

## Escrow Checking

Monthly Maintenance (M)	\$	30.00
-------------------------	----	-------

## Other Business Services<sup>2</sup>

Night Deposit Key Replacement	\$	5.00
Research ( <i>per hour, including statement copies</i> )	\$	40.00
Copy of any Document	\$	3.00
Money Order	\$	4.00
Treasurers Check	\$	6.00
Garnishments and Levy Processing	\$	75.00
Verification of Deposit	\$	10.00
Courier Fee ( <i>at cost</i> )		Varies <sup>1</sup>
Insufficient Funds (NSF)/Uncollected Funds (UCF)	\$	40.00
Bill Pay Rush Delivery ( <i>overnight</i> ) payment by ACH	\$	7.00
Bill Pay Rush Delivery ( <i>overnight</i> ) payment by check	\$	30.00
Domestic Check Collection	\$	30.00
Night Deposit Processing Fee ( <i>per deposit</i> )	\$	2.00
Canadian Check Collection	\$	25.00
Foreign Check Collection	\$	40.00

(M) Designates monthly service charge

Commercial checking accounts earn a monthly Earnings Credit that may offset some or all service charges for the month. The average collected balance is used to calculate the earnings credit and the earnings credit rate is variable.

<sup>1</sup>Fees will be disclosed prior to obtaining service.

<sup>2</sup>Fees for all Other Business Services are not included in account analysis.

<sup>3</sup>A \$10 excess activity fee will be charged for each transaction in excess of the stated limitations. See the Understanding Your Deposit Account Handbook for Business Accounts for more information.