

We are implementing a new Small Business Account Fee Schedule on **March 1, 2021**. We are providing you with both the current Small Business Account Fee Schedule, effective as of **September 1, 2018**, 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 Small Business Account Fee Schedule carefully as some fees have changed.

Small Business Account Fee Schedule

Effective September 1, 2018



Small Business Checking	Analyzed Business Checking
No minimum balance required	\$30,000 minimum average collected monthly balance - No Monthly Maintenance Fee
	Below minimum average collected monthly balance - \$25 Monthly Fee

Basic Transactions

	First 125 free	First 300 free
Basic transactions include any combination of deposits, items deposited, checks paid, account transfers, ACH credits and ACH debits.	Basic Transactions over 125 (each) \$ 0.50	Basic Transactions over 300 (each) \$ 0.50

Account Services

		Analyzed Fees
Negative Collected Balance	N/A	Prime + 3%
Duplicate Statement (per account) (M)	\$ 3.00	\$ 3.00
Stop Payment (per check)	\$ 30.00	\$ 30.00
Deposited Item Returned Unpaid	\$ 10.00	\$ 10.00
Mail Deposit (per deposit)	N/A	\$ 5.00
Mail Deposit (per deposited item)	N/A	\$ 0.50
Canadian Check Collection	\$ 25.00	\$ 25.00
Foreign Check Collection	\$ 40.00	\$ 40.00

Wire Services

		Analyzed Fees
Wire Maintenance (M)	N/A	\$ 10.00
Domestic - Incoming (per wire transfer)	\$ 12.00	\$ 12.00
Domestic - Outgoing (per wire transfer)	\$ 25.00	\$ 25.00
International - Incoming (per wire transfer)	\$ 12.00	\$ 12.00
International - Outgoing (per wire transfer)	\$ 40.00	\$ 40.00
Online Domestic - Outgoing (per wire transfer)	N/A	\$ 15.00

ACH Origination Services

		Analyzed Fees
ACH Origination Maintenance (M)	\$	10.00
ACH EDI Detail Notification (M)	\$	25.00
ACH Originated Item - Credit	\$	0.25
ACH Originated Item - Debit	\$	0.25
ACH Return Item	\$	10.00

Remote Deposit Capture Services (RDC)

		Analyzed Fees
Remote Deposit Capture Maintenance (M)	\$	30.00
RDC (per deposit)	\$	0.85
RDC (per item)	\$	0.15
High Volume Scanner Rental (M)	\$	50.00
Low Volume Scanner Rental (M)	\$	25.00

Positive Pay Services

		Analyzed Fees
Positive Pay Maintenance (M)	\$	30.00
Reverse Positive Pay (M)	\$	20.00
Per Item	\$	0.12
Per Exception Paid	\$	2.00
Per Exception Returned	\$	10.00
ACH Debit Block/Filter (M)	\$	10.00

Cash Management Package

		Analyzed Fees
The Cash Management Package includes Business Online Banking, Business Mobile Banking with Mobile Deposit, Business Bill Pay, Remote Deposit Capture, Wire, ACH Prefunding, Positive Pay, and the Small Business Debit Card (M)	\$	50.00

Escrow Management Services

		Analyzed Fees
Escrow Management (M)	\$	30.00
Sub-Account Fee Open/Close (per account) Transfer (per account)	\$	2.00

Sweep Services

		Analyzed Fees
Zero Balance Account (M)	\$	30.00
Zero Balance Sub Account (M)	\$	5.00
Sweep to Line (M)	\$	150.00

Other Business Services

Night Deposit Key Replacement	\$	5.00
Night Deposit Processing Fee (per deposit)	\$	2.00
Research (per hour, including statement copies)	\$	40.00
Copy of Any Document	\$	3.00
Money Order	\$	4.00
Treasurers Check	\$	6.00
Garnishment and Levy Processing	\$	75.00
Abandoned Property Fee	\$	50.00
Domestic Check Collection	\$	30.00
Courier Fee (at cost)		Varies
Insufficient Funds (NSF) / Uncollected Funds (UCF) and EFT and Debit Card Overdraft (per check, EFT, or Debit Card Item returned or paid)	\$	40.00
Deposit by Armored Car (per deposit)	\$	5.00
Notary Public Service		No Fee

Business Debit Cards

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

Online Services

Business Online Banking		No Charge
Bill Pay Rush Delivery (overnight) Payment by ACH	\$	\$7.00
Bill Pay Rush Delivery (overnight) Payment by Check	\$	\$30.00

Retirement Accounts

SEP Plan Annual Fee	\$	25.00
SIMPLE Plan Annual Fee	\$	25.00
Trustee Transfers		
Per Transfer	\$	30.00
Expedited Mail Transfer	\$	30.00
Wire Transfer		See Wire Fees

Small Business Savings¹

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

Small Business Money Market¹

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

(M) Designates monthly service fee

¹ A \$10 excess activity fee will be charged for each transaction in excess of the stated limitations. See Truth-In-Savings Disclosure for details.

Small Business Account Fee Schedule

Effective March 1, 2021



Small Business Checking	Analyzed Business Checking
No minimum balance required	\$10,000 minimum average collected monthly balance - No Monthly Maintenance Service Charge.
	Below minimum average collected monthly balance - \$10 Monthly Maintenance Service Charge

Basic Transactions

	First 125 free	First 300 free
Basic transactions include any combination of deposits, items deposited, checks paid, account transfers, ACH credits and ACH debits.	Basic Transactions over 125 (each) \$ 0.50	Basic Transactions over 300 (each) \$ 0.50

Account Services

		Analyzed Fees
Negative Collected Balance	N/A	Prime + 3%
Duplicate Statement (per account) (M)	\$ 3.00	\$ 3.00
Stop Payment (per check)	\$ 30.00	\$ 30.00
Deposited Item Returned Unpaid	\$ 10.00	\$ 10.00
Mail Deposit (per deposit)	N/A	\$ 5.00
Mail Deposit (per deposited item)	N/A	\$ 0.50

Wire Services

		Analyzed Fees
Domestic - Incoming (per wire transfer)	\$ 12.00	\$ 12.00
Domestic - Outgoing (per wire transfer)	\$ 25.00	\$ 25.00
International - Incoming (per wire transfer)	\$ 12.00	\$ 12.00
International - Outgoing (per wire transfer)	\$ 40.00	\$ 40.00
Online Domestic - Outgoing (per wire transfer)	N/A	\$ 15.00

Online Services

		No Charge
Business Online Banking		No Charge
Bill Pay Rush Delivery (overnight) Payment by ACH	\$	\$7.00
Bill Pay Rush Delivery (overnight) Payment by Check	\$	\$30.00

Other Business Services

Night Deposit Key Replacement	\$	5.00
Night Deposit Processing Fee (per deposit)	\$	2.00
Research (per hour, including statement copies)	\$	40.00
Copy of Any Document	\$	3.00
Money Order	\$	4.00
Treasurers Check	\$	6.00
Garnishment and Levy Processing	\$	75.00
Abandoned Property Fee	\$	50.00
Domestic Check Collection	\$	30.00
Courier Fee (at cost)		Varies
Insufficient Funds (NSF) / Uncollected Funds (UCF) and EFT and Debit Card Overdraft (per check, EFT, or Debit Card Item returned or paid)	\$	40.00
Deposit by Armored Car (per deposit)	\$	5.00
Notary Public Service		No Fee
Canadian Check Collection	\$	25.00
Foreign Check Collection	\$	40.00

Business Debit Cards

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

Retirement Accounts

SEP Plan Annual Fee	\$	25.00
SIMPLE Plan Annual Fee	\$	25.00
Trustee Transfers		
Per Transfer	\$	30.00
Expedited Mail Transfer	\$	30.00
Wire Transfer		See Wire Fees

Small Business Savings¹

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

Small Business Money Market¹

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

(M) Designates monthly service charge

¹A \$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.

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