

Commercial Services Fees & Benefits

Effective March 19, 2025

No-Fee/Free Services

Account Management

- Online & Mobile Banking
- Magic*Touch

Wire Transfer

- Incoming Wires (Domestic & Foreign)

Card Services

- Debit/Credit/ATM Card

Deposit Services

- e-Statements (Electronic Statement)
- Courtesy Pay – Transactions of \$5 or Less

ATM Access

- VyStar Branch and Remote ATMs
- VyStar Surcharge-Free Network (40,000+ ATMs Nationwide at Specific Retailers)*

Small Business Checking

- No Monthly Service Charge
- Transaction Fee for First 100 Items

Regular Business Checking

- No Monthly Service Charge with Minimum Daily Balance of \$5,000+
- Transaction Fee for First 250 Items

Business Volume Checking

- No Monthly Service Charge with a Minimum Daily Balance of \$15,000+
- Transaction Fee for First 500 Items

*Costs at non-VyStar ATMs/networks can vary depending on the ATM owner)

Fee Services

Small Business Checking

- Monthly Service Charge
- Transaction Fee – First 100 Items
- Transaction Fee – Over 100 Items
- Cash Services – Over \$10,000

No Fee
No Fee
\$20 Per Item
\$15 ea \$100 over

Regular Business Checking

- Monthly Service Charge
 - Minimum Daily Balance \$5,000
 - Minimum Daily Balance < \$5,000
- Transaction Fee – First 250 Items
- Transaction Fee – Over 250 Items
- Cash Services – Over \$20,000

No Fee
\$12.50
No Fee
\$20 Per Item
\$15 ea \$100 over

Business Volume Checking

- Monthly Service Fee
 - Minimum Daily Balance \$15,000
 - Minimum Daily Balance < \$15,000
- Transaction Fee – First 500 Items
- Transaction Fee – Over 500 Items
- Cash Services – Over \$35,000

No Fee
\$25
No Fee
\$20 Per Item
\$15 ea \$100 over

Transaction fees apply to cleared, deposited items, transfers, withdrawals and all other credits/debits.

Business Analysis Checking

- Monthly Maintenance Fee
- Deposits
- Deposited Checks
- Incoming Electronic Debit/Credits
- Checks Written
- Cash Over \$10,000
- Monthly Earnings Credit

\$10
\$30 Per Item
\$.10 Per Item
\$.10 Per Item
\$.15 Per Item
\$.15 Each \$100 Over
Varies

Bill Pay (Online & Mobile Banking)

- 2-Day Expedited Delivery

\$15

ACH Origination

- Monthly Service Charge
- Transaction Fee
- Failure to Update Account Information
- ACH Return
- ACH Notification of Change
- ACH Reversal/Chargeback

Actual Cost
\$.05 Per Entry Item
\$5 Per Item
\$2 Per Return
\$2 Per Return
\$5 Per Instance

Deposit Services

- Non-Sufficient Funds (NSF)
- Courtesy Pay
 - Transactions \$5 or Less
 - Transactions \$5.01 or More
- Night Depository Keys
 - Replacement Keys
- Deposit Bags
- Official Check
- Foreign Check Collection
- Escheatment
- Account Research & Reconciliation
- Legal Processing
- Return Check - Two-Party Check
- Check Payable and Drawn on Same Person
- Replacement Key or Locking Drill
- Late Payment (20 Days or More)
- Outgoing Domestic Wires
- Outgoing International Wires
- Remote Deposit Capture
- Cash Courier Fee
 - Box
- Dormant/Inactive Account
- Stop Payment
- Mailed Statement Fee

\$32
No Fee
\$29
\$10
\$25 Each
Cost Varies*
\$3 Each
\$10
\$60 Per Account
\$25 Per Hour
\$75 Per Transaction
\$8
\$32
Passthrough
\$15
\$20
\$35
\$20
Passthrough
\$1 Each
\$5 Per Quarter
\$15
\$1

Loans

- Return Loan Payment/Return Check
- Account Research & Reconciliation

\$32
\$25 Per Hour

Card Services

- Credit/Debit Card Replacement
- Rush Delivery Card Replacement
- Design Your Own Card (DYOC)
- Late Payment Fee
- Returned Payment/Check
- Reloadable Card Maintenance Fee
- Balance Transfer Fee
- Cash Advance Fee
- Mailed Statement Fee
- Debit Card Foreign Transaction Fee

\$5
\$25
\$10
\$25
\$28
\$2.50 Per Month
Up to 5% of
Balance Transferred
\$10**
\$1
1% of Amount

*For specific pricing, call our Contact Center at 904-777-6000 or 800-445-6289

**Or up to 3% of the amount of each cash advance, whichever is greater



Do Good. Bank Better.™

