

# Commercial Services Fees & Benefits

Effective February 1, 2026

## No-Fee/Free Services

### Account Management

- Online & Mobile Banking
- Magic\*Touch

### Card Services

- Debit/Credit

### Deposit Services

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

### ATM Access

- VyStar Branch and Remote ATMs
- VyStar Surcharge-Free Network (55,000+ ATMs Worldwide 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
  - Minimum Daily Balance \$5,000
  - Minimum Daily Balance < \$5,000
- 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

### Loans

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

\$32  
\$25 Per Hour

### Deposit Services

- Non-Sufficient Funds (NSF) \$32
- Courtesy Pay
  - Transactions \$5 or Less
  - Transactions \$5.01 or More
- Night Depository Keys
  - Replacement Keys \$10
- Deposit Bags \$25 Each
- Official Check Cost Varies\*
- Foreign Check Collection \$3 Each
- Escheatment \$10
- Account Research & Reconciliation \$60 Per Account
- Legal Processing \$25 Per Hour
- Return Check - Two-Party Check \$75 Per Transaction
- Check Payable and Drawn on Same Person \$8
- Replacement Key or Locking Drill \$32
- Late Payment (20 Days or More) Passthrough
- Outgoing Domestic Wires \$15
- Outgoing International Wires \$20
- Incoming Wire \$35
- Remote Deposit Capture \$10
- Cash Courier Fee \$20
- Coins/Currency: \$1 Each
- - Box \$5 Per Quarter
- Dormant/Inactive Account \$15
- Stop Payment \$2
- Mailed Statement Fee \$2
- Overdraft Transfer Fee \$5
- Bad Address Fee \$2
- Statement Copy Fee \$2

### Card Services

- Credit/Debit Card Replacement \$7.50
- Rush Delivery Card Replacement \$25
- Debit Card Foreign Transaction Fee 1% of Amount
- ATM Convenience Fee \$1.50 Per Transaction\*\*

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

\*\*For withdrawals at non-VyStar owned or Allpoint ATMs