

Business Services

Fees and Benefits



Fee Services

Small Business Checking

• Monthly Service Charge	No Fee
• Transaction Fee - First 100 Items	No Fee
• Transaction Fee - Over 100 Items	\$.20 Per Item

Regular Business Checking

• Monthly Service Charge	
- Minimum Daily Balance \$5,000	No Fee
- Minimum Daily Balance Less than \$5,000	\$12.50
• Transaction Fee - First 250 Items	No Fee
• Transaction Fee - Over 250 Items	\$.20 Per Item

Business Volume Checking

• Monthly Service Charge	
- Minimum Daily Balance - \$15,000+	No Fee
- Minimum Daily Balance - Less Than \$15,000	\$25
• Transaction Fee - First 500 Items	No Fee
• Transaction Fee - Over 500 Items	\$.20 Per Item

Business Analysis Checking

• Monthly Maintenance Fee	\$10
• Deposits	\$.30 Per Item
• Deposited Checks	\$.10 Per Item
• Incoming Electronic Debits/ Credits	\$.10 Per Item
• Checks Written	\$.15 Per Item
• Cash Over \$10,000	\$.15 Each \$100 Over
• Monthly Earnings Credit	Varies

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

Cash Services

• Deposits/Withdrawals:	
- Small Business - Cash Over \$10,000	\$.15 Each \$100 Over
- Regular Business - Cash Over \$20,000	\$.15 Each \$100 Over
- Business Volume - Cash Over \$35,000	\$.15 Each \$100 Over
• Coins/Currency:	
- Box	\$1 Each

Bill Pay (Online & Mobile)

• 2-Day Expedited Delivery	Actual Cost
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Deposit Services

• Non-Sufficient Funds (NSF)	\$32
• Courtesy Pay	
- Transactions \$5 or Less	No Fee
- Transactions \$5.01 or More	\$29
• Night Depository Keys	\$10
- Replacement Keys	\$25 Each
• Deposit Bags	Cost Varies*
• Official Check (More Than 6 in 12 Mos)	\$2 Each
• Foreign Check Collection	\$10
• Escheatment	\$60 Per Account
• Account Research & Reconciliation	\$25 Per Hour
• Legal Processing	\$75 Per Transaction
• Return Check - Two-Party Check	\$8
• Check Payable and Drawn on Same Person	\$32
• Replacement Key or Locking Drill	Passthrough
• Late Payment (20 Days or More)	\$15
• Outgoing Domestic Wires	\$15
• Outgoing International Wires	\$15
• Remote Deposit Capture	\$35
• Cash Courier Fee	Passthrough
• Lockbox Service	Passthrough

Loans

• Return Loan Payment/Return Check	\$32
• Account Research & Reconciliation	\$25 Per Hour

ACH Origination

• Monthly Service Charge	\$15
• Transaction Fee	\$.10 Per Entry Item
• Failure to Update Account Information	\$5 Per Item
• ACH Return	\$2 Per Return
• ACH Notification of Change	\$2 Per Return
• ACH Reversal/ Chargeback	\$5 Per Instance

Positive Pay

• ACH Reverse Positive Pay	\$12
• Check Reverse Positive Pay	\$12
-Per Additional Account	\$5
• ACH Positive Pay	\$25
• Check Positive Pay	\$25
-Per Additional Account	\$5

Card Services

• Credit/Debit Card Replacement	\$5
• Rush Delivery Card Replacement	\$25
• Design Your Own Card (DYOC)	\$10
• Balance Transfer Fee	Up to 5% of the balance transferred



Business Services

Fees and Benefits



No-Fee/Free Services

Account Management

- Online & Mobile Banking
- Magic*Touch

Wire Transfer

- Incoming Wires (Domestic & Foreign)

Card Services

- Debit/Credit/ATM Card
- Credit Card Statement Copy

Deposit Services

- Stop Payment
- ACH
- Official Check (6 or Less in 12 Mos)
- Statement & Check Copies
- e-Statements (Electronic Statement)

ATM Access

- VyStar Branch and Remote ATMs
- VyStar Surcharge-Free Network
(20,000+ ATMs Nationwide at Specific Retailers)

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