

Fees effective as of February 1, 2024.
Account Services

Account Maintenance.....	\$15.00/month
<i>Fee waived if Monthly Average Collected Balance is greater than \$20,000</i>	
Electronic Truncated Statement	No Charge
Printed Truncated Statement	\$10.00/month
Printed Front Image Statement	\$10.00/month
Printed Full Image Statement (Front and Back Images)	\$15.00/month
Printed Account Analysis Statement.....	\$8.00/month
Statement Copy (Truncated)	\$8.00/each
Telephone Transfer.....	\$8.00/each
Easy Access Telephone Transfer.....	No Charge First 3/month, then \$3.00/each
Zero Balance Account.....	\$50.00/account/month
Early Closing (Within 90 Days of Opening).....	\$35.00/account
Dormant Account (24 Consecutive Months No Activity).....	\$10.00/month
Sweep (Line of Credit, Savings, or Repurchase)	\$75.00/month
FDIC Insured Sweep.....	\$175.00/month
Deposit Account Control Agreement	
DACA Setup Fee.....	\$500.00/account
DACA Base Fee.....	\$300.00/account/month

Balance Services

Uncollected Funds (Minimum 8%).....	Prime + 4½%
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Deposit and Disbursement Services

Electronic Transactions (ACH items received/originated, remote deposit items and bill payment)	
0 to 200	\$0.05/each
201+	\$0.16/each
Paper and Other Transactions (checks paid, branch deposits, and branch deposited items)	
0 to 150	\$0.05/each
151+	\$0.25/each
Mobile Express Deposit.....	\$0.50/each
Remote Deposit Base	\$50.00/workstation/month
Remote Deposit Setup	\$100.00/workstation
Electronic Deposit File Correction	\$20.00/each
Deposit Corrections	\$8.draft00/item
Deposit Corrections – Special Handling	\$5.00/each
Return Deposited Items	
Returned Deposited Items – Email Advice	No Charge
Returned Deposited Items – Telephone/Fax Advice.....	\$16.00/day

Deposit and Disbursement Services (Continued)

Returned Items Advice - List Maker.....	\$2.00/item
Returned Items Advice - List Reason	\$2.00/item
Returned Items – Additional Advice.....	\$4.00/advice
Returned Check Web Viewer	\$5.00/account/month
Night Depository Service.....	\$5.00/month/bank location
Night Depository Key Deposit.....	\$6.00/each
Locked Bag (8½” x 11”).....	\$32.00/each
Zippered Bags (Unlocked).....	\$8.00/each
Received ACH Returned Per Customer	\$5.00/each
Check Returned Per Customer	\$5.00/each
Manual Check Return Request	\$8.00/each
Overdraft Item Paid (maximum \$875 per day)	
Each check or withdrawal \$2.49 or less.....	No fee
Each check or withdrawal \$2.50 or more.....	\$35.00/each
Nonsufficient (NSF) Item Returned (each time a check or withdrawal is presented for payment against a nonsufficient balance, Savings or Checking, no daily maximum)	
Each check or withdrawal \$2.49 or less.....	No fee
Each check or withdrawal \$2.50 or more.....	\$35.00/each
Stop Payment (Voice or Easy Access).....	\$30.00/each

Business Internet Banking (“BIB”)

Company Setup	\$15.00/each
Checking Account Balance Reporting	\$3.00/account/month
<i>Fee Waived if Monthly Average Collected Balance is greater than \$20,000</i>	
Savings Account Reporting	\$10.00/account/month
BIB Stop Payment	\$15.00/each
BIB Express Transfers	\$1.00/each
Check or Deposit Images	No Charge First 10/month, then \$0.15/image viewed
Image Search Module	\$5.00/month
Extended History – 12 Months	\$20.00/month
Extended History – 18 Months	\$30.00/month
Intra-Day Check Reporting	\$30.00/account/month
Loan Account Reporting.....	\$5.00/loan account/month
BIB Alerts (Emails or Text Messages).....	No Charge First 10/month, then \$0.10/each
BIB Secure Token (required for ACH, Wire Transfer & Bill Payment).....	\$45.00/each
BIB Inactivity (120 Days Inactive).....	\$10.00/month
Bill Payment Stop Request.....	\$35.00/each
Bill Payment Check Copy (Through Customer Service)	\$10.00/each
Bill Payment Check Return	\$35.00/each
BIB User Administration by Bank	\$25.00/each

ACH Positive Pay

ACH Positive Pay Base	\$45.00/month/account
ACH Positive Pay Paid Item	\$3.00/item
ACH Positive Pay Return Item	\$4.00/item

Check Positive Pay Services

Positive Pay Base	\$30.00/month
Positive Pay Items	\$0.06/each
Payee Name Validation	\$0.03/each
Check Issue File Business Internet Banking Upload	\$6.00 each
Positive Pay Manual Item Input	\$0.05/each
Positive Pay Exception Item	\$5.00/each
Reverse Positive Pay	\$10.00/account/month

ACH Services

NACHA-Formatted ACH File for Origination	
ACH Origination Base	\$20.00/Originating ID/month
ACH BIB File Upload Batches	\$6.00/batch
ACH FTP Transmission	\$6.00/each
ACH Transmission Charge (Mainframe)	\$6.00/each
Business Internet Banking Module – ACH BIB Origination ID	
ACH BIB Originated Addenda Records	\$0.04/each
ACH BIB STP 820 or CTX Originated Items Surcharge	\$0.25/each
BIB ACH Advanced Reporting	\$30.00/month
ACH Origination Setup	\$50.00/each
Same Day ACH Items Originated	\$1.00/item
Originated ACH Items Returned	\$3.00/item
Originated ACH Items Notification of Change (NOC) Received	\$3.00/item
Originated ACH Items Rejected	\$3.00/item
ACH Return Reports Emailed	No Charge
ACH Return Reports Mailed	\$16.00/each
ACH Return Reports Faxed	\$16.00/each
ACH Returned Items NACHA File	\$10.00/each
ACH Return Items Business Internet Banking Report	\$15.00/month
Additional ACH Originating ID	\$5.00/each
ACH File Corrections	\$15.00/each
ACH Letter of Indemnity	\$25.00/each
ACH Late or Exception File	\$100.00/request
ACH Manual Input Surcharge	\$0.50/item
ACH File via Wire Transfer (in addition to Wire Transfer Fees)	\$100.00/ACH file

ACH Services (Continued)

ACH Corporate Payment Business Internet Banking Report (Non-Translated)	\$15.00/month
Additional Account	\$5.00/account
Third Party Sender ACH Audit Workbook.....	\$95.00

ACH EDI Service

ACH Fed Payments Reporter Base.....	\$50.00/month
ACH Corporate Payment Business Internet Banking Report (Non-Translated)	\$30.00/month
Additional Account	\$5.00/account

Wire Transfer

Wire Transfer In	\$20.00/each
Repetitive Wire Transfer Out.....	\$21.00/each
Non-Repetitive Wire Transfer Out	\$26.00/each
Return Wire.....	\$25.00/each
Business Internet Banking Wire Transfer Module.....	\$40.00/month
BIB Wire Out (Domestic)	\$12.00/each
Email Advice	No Charge
Telephone/Fax Advice	\$16.00/each
Letter Advice	\$16.00/each
Wire In Account Verification	\$10.00/each
Domestic Wire Correction	Pass Through

Debit Card Services

Business Debit Card	No Charge
Debit Card Non-Usage.....	\$1.00 per month
Visa® International Currency Conversion.....	1% of transaction amount
Visa® US Dollar International Transaction Settlement	0.8% of transaction amount
Debit Card Replacement	\$20.00/card
Debit Card Expediting Order	\$50.00/each
Personal Identification Number (PIN) Expediting.....	\$50.00/each
Bankers Trust ATM Cash Withdrawals.....	No Charge
Foreign ATM Cash Withdrawals.....	\$2.00/each
Bankers Trust ATM Deposits.....	No Charge First 3/month, then \$1.00/each
Foreign Trust ATM Deposits (Non-Bankers Trust).....	\$3.00/each
MyPayCard Employer Setup	\$100.00/each

Cash Services

Cash Deposited	\$0.0008/\$1 deposited
Bagged Coin Deposited	\$6.00/bag
Cash Vault Base	\$20.00/account/month

Cash Services (Continued)

Cash Vault Supplies.....	Actual Cost
Coin & Currency Orders	
Cash Order	\$8.00/order
Automated Cash Vault Order	\$3.00/order
Coin Ordered Single Rolls.....	\$0.13/roll
Coin Ordered Box of Rolled Coin	\$5.00/box
Coin Ordered Bagged	\$3.00/bag
Currency Ordered Full Strap	\$0.27/strap
Currency Ordered Partial Strap	\$0.35/strap

International Cash Letter

Canadian Deposited Items (USD or Canadian Dollar).....	\$8.00/each
International Currency Deposited Items	\$25.00/each
International U.S. Dollar Deposited Items.....	\$25.00/each
International Deposited Item Letter Advice.....	\$10.00/each
International Deposited Item Returned.....	\$35.00/each
International Deposited Item Unprocessed.....	\$10.00/each

Additional courier fees may apply

International Payments

International Wire Transfer In.....	\$35.00/each
International Wire Transfer Out.....	\$50.00/each*
BIB International Wire Transfer Out	\$35.00/each*
<i>*May be an additional charge for wires to certain countries and/or certain currencies</i>	
Email Advice	No Charge
Telephone/Fax Advice	\$16.00/each
Letter Advice.....	\$16.00/each
International Wire IBAN Repair	\$15.00/each
International Wire Transfer Out STP Repair.....	\$35.00/each
International Wire Correction.....	Pass Through
International Drafts.....	\$50.00/each
International Stop Payment/Cancellation.....	\$35.00/each
International Tracers	\$35.00/each

International Currency

International Currency Exchange (Purchased or Sold).....	\$10.00/currency/order
International Currency Small Order Exchange (under \$300 USD).....	\$10.00/order
International Currency Shipped	\$10.00/order

International Miscellaneous Services

Credit Report Solicited from Foreign Bank	\$75.00 - \$250.00/each
MT940 Daily Reporting	\$75.00/month
<i>Fee may be higher, depending on the level of detail requested. Please consult with Account Officer</i>	

**Additional Trade Services available. Please consult with Global Banking for details and service fees.*

Lockbox Services

Retail Lockbox Base	\$225.00/month/lockbox account
Retail Lockbox Items Processed	\$0.30/item
Hand Keying	\$0.12/field/item
Retail Lockbox Setup	\$750.00/each
Wholesale Lockbox Base	\$225.00/month/lockbox account
Wholesale Lockbox Items Processed	\$0.55/item
Additional Data Fields	\$0.12/field/item
Wholesale Lockbox Setup	\$500.00/each
Remote Lockbox Setup	\$500.00/one-time
Remote Lockbox Base	\$100/month/account
Remote Lockbox Universal Capture Software	
Single Feed	\$36/site/month
Multi Feed	(30-150 checks per minute) \$60/site/month
Multi Feed	(150 checks per minute) \$90/site/month
Remote Lockbox Scanner	See Scanner List

Additional Lockbox Services

Unprocessed Items	\$0.50/item
Special Handling	\$0.05/item
Check Only Payments	\$0.50/each
Cash Payments	\$10.00/each
International Item Received	\$4.00/each
Non-Conforming Coupon	\$0.11/item
Additional Document Scan	\$0.30/document
I-View Portal/I-Remit Portal	\$95.00/month
Photocopies/Printed Copies	\$0.65/item
Lockbox FTP File Transmission	\$6.00/each
Lockbox Additional Report/File	\$30.00/file/month
Email Reporting – Daily	\$10.00/each
Telephone/Fax Reporting – Daily	\$16.00/each

Lockbox Services (continued)

Internal Packaging (Daily, <i>unless set up for flat monthly fee</i>)	\$3.50/day
Internal Packaging (Monthly, <i>unless set up for daily fee</i>).....	\$45.00/month
Overnight Envelope Processed	\$8.00/each
Lockbox Early Deadline (2:30pm to 4:30pm Central Time).....	\$75.00/month/lockbox
Lockbox Premium Deadline (12:00pm to 2:00pm Central Time).....	\$160.00/month/lockbox
ACH Data Import Base Fee.....	\$200.00/month/account
Wire Data Import Base Fee.....	\$200.00/month/account
Post Office Box Lease, Postage or Courier Fees	Actual Cost
Special Processing and Programming.....	Quoted Upon Request
Online Exceptions Handling	\$0.30/item
Integrated Receivables Reporting	\$0.10/ACH Record
Creation of CD ROM	\$20/month
Duplicate CD-ROM.....	\$10/CD
Lockbox Card Processing Base	\$100.00/month
Lockbox Card Item Processed	\$0.50/item
Merchant Report Loaded to I-View	\$25.00/month
Lockbox Healthcare Remittance Base.....	\$750.00/month
Paper EOB Item within 48 Hours.....	\$0.75/item
Additional Service Line	\$0.05/item
Match Surcharge (<i>depending upon match percentage</i>).....	Maximum \$0.05/item
Electronic ERA Item	\$0.20/item
Indexed Correspondence within 48 Hours.....	\$0.30/envelope
Non-Indexed Correspondence within 48 Hours	<i>No Charge</i>
Patient Payment within 48 Hours.....	\$0.20/item
<i>*Includes check #, check amount, check date, patient name, claim ID</i>	
Published in Portal	<i>No Charge</i>
Published in Portal + 835 Creation	<i>No Charge</i>
<i>*Additional Healthcare Remittance Services available and quoted upon request</i>	
Bill Payment Consolidation Base.....	\$175.00/month/Biller ID
Bill Payment Consolidation Items Processed.....	\$0.25/item
Bill Payment Consolidation Daily File	\$15.00/file
Bill Payment Consolidation Stop Payment.....	\$25.00/stop
Bill Payment Consolidation Automated Return or Notification of Change	\$2.00/item
Bill Payment Consolidation Biller Activity Report	\$25.00/month/Biller ID
Bill Payment Consolidation Supplemental Report.....	\$75.00/month/Biller ID
Bill Payment Consolidation and Lockbox Merged File	\$30.00/month/Biller ID
Bill Payment Consolidation Setup.....	\$800.00/Biller ID
Bill Payment Consolidation and Lockbox Merged File Setup	\$250.00/Biller ID

**Additional Bill Payment Consolidation services available and quoted upon request*

Miscellaneous Services

Email Notification	\$5.00/each
Telephone/Fax Notification.....	\$16.00/each
Cashier's Checks	\$7.50/each
Research	\$15.00/½ hour
Investigation and Recovery	\$15.00/½ hour
Investigation and Recovery Out of Pocket Expenses (e.g. postage).....	At Cost
Photocopies	\$8.00/page
Auditor's Confirmations	\$25.00/each
Credit Inquiries.....	\$25.00/each
Reference Letters.....	\$25.00/each
Legal Order or Process	\$100.00/each

Commercial Savings and Money Market Accounts**

All fees described above except the following:

Account Maintenance

Commercial Money Market or Public Funds Money Market** \$20.00/month
 Fee waived if average monthly ledger balance is greater than \$2,500.00

Business Regular Savings \$10.00/month
 Fee waived if daily ledger balance is greater than \$500.00

Deposits and Credits (Including ACH Credits).....No Charge

Deposited Items – 0 to 25 Items Per Month.....No Charge

 26 Items or More Per Month..... \$0.25/item

Debits (Including ACH Debits) / Withdrawals / Checks Paid**

 0 to 6 (Maximum Permitted Per Federal Law)No Charge

 7+ Debits..... \$8.00/each

**Commercial and Public Funds Money Market Accounts provides check writing privileges

All service charges and fees may be subject to sales tax.

Business Credit Card

Annual Membership Fees:

Business Credit Card	\$25.00/card
Rewards Business Credit Card	\$50.00/card
Visa® International Currency Conversion.....	1% of transaction amount
Visa® US Dollar International Transaction Settlement	0.8% of transaction amount
Cash Advance.....	greater of 2% or \$10.00/each
Late Payment.....	\$15.00/each
Minimum Monthly Payment	greater of 25% of balance or \$50.00
Replacement Card	\$20.00/each
Expedited Replacement Card.....	\$50.00/each
Returned Check	\$30.00/each

Annual Percentage Rates:

Annual Percentage Rate – Purchases.....	14.90%
Annual Percentage Rate – Cash Advances.....	17.90%
Minimum Finance Charge	\$0.50/each cycle
Grace Period for Repayment of Purchases	25 days
<i>(Interest begins to accrue from the purchase posting date if the balance is not paid in full within the grace period)</i>	

Gift Cards

Visa® Instant Issue Gift Card (1 to 25 Cards).....	\$3.50/card
Bulk Order (26 or more Gift Cards; requires minimum 10 business days lead time)	
26 to 100 Cards.....	\$2.50/card
101 to 500 Cards.....	\$2.25/card
501 or More Cards	\$1.75/card
Bulk Order Packaging Preparation by Bankers Trust.....	\$0.60/card
Customer Embossing (Up to 20 Characters)	\$25.00/order
Cardholder Fees	
Inactivity (Inactive 12 Months or More)	\$5.00/month
Replacement Gift Card.....	\$7.50/each

Remote Deposit Scanners

Bankers Trust has partnered with Benchmark Technology Group as a preferred provider of quality scanners for your remote deposit services. Benchmark has a wide range of Panini and Digital Check scanners that are certified for the Bankers Trust Remote Deposit Service.

Panini Vision X/50 DPM, 50 Document Feeder	\$810.00
Panini Vision X/50 DPM, 100 Document Feeder	\$830.00
Panini Vision X/75 DPM, 100 Document Feeder	\$875.00
Digital Check CX 30, Single Document Feeder	\$435.00
Digital Check TS 240-75 DPM, 75 Document Feeder	\$880.00
Digital Check TS 240-100 DPM, 100 Document Feeder.....	\$1,165.00

- “DPM” – Documents Per Minute
- Benchmark scanner prices are as of November 2022 and are subject to change without notice. Prices do not include shipping or sales tax. Each Panini Vision Series and Digital Check scanner price includes installation support, scanner testing prior to shipping, starter kit, and one-year Advance Unit Replacement (AUR) Warranty (overnight shipping), ongoing technical support, and processing fee. Please consult with your Benchmark Sales Representative for other warranty options.