SOLVAY BANK

Commercial & Business Banking Fee Schedule effective August 19, 2019

BUSINESS ACCOUNTS

Business Basic Checking

Monthly Maintenance	$5.00*
First 100 Transaction Items[1] per statement cycle	No Charge
Additional Transaction Items per statement cycle	$0.40 each

Business Advantage Checking

Monthly Maintenance	$25.00**
First 600 Transaction Items[1] per statement cycle	No Charge
Additional Transaction Items per statement cycle	$0.40 each

Business Select Checking

Monthly Maintenance	No Charge
First 300 Transaction Items[1] per statement cycle	No Charge
Additional Transaction Items per statement cycle	$0.40 each

NOW Business Checking (interest bearing)

Monthly Maintenance	$15.00*
Transaction Items[1] per statement cycle	$0.20

Business Traditional Checking

Monthly Maintenance	$15.00
Transaction Items[2] per statement cycle	$0.20

Business Checking with Interest

Monthly Maintenance	$15.00**
Transaction Items[1] per statement cycle	$0.20

Money Market Non-Personal

Monthly Maintenance	$10.00*
Transaction Items[1] per statement cycle	$0.20
Excess Withdrawal[3]	$10.00

Business Money Market Advantage

Requires Business Traditional or Business Advantage Checking

Monthly Maintenance	$25.00**
Transaction Items[1] per statement cycle	$0.20
Excess Withdrawal[3]	$10.00

Statement Savings Non-Personal

Monthly Maintenance	$4.00***
Excess Withdrawal[3]	$10.00

*Waived if the average daily balance for the statement cycle is $2,500 or more. **Waived if the average daily balance for the statement cycle is $25,000 or more. ***Waived if the average daily balance for the statement cycle is $400 or more.1. Transaction items are on-us checks, checks paid, checks deposited, deposit tickets, ACH credits and ACH debits. 2. Transaction items are on-us checks, checks paid, checks deposited, ACH credits and ACH debits. 3. Excess withdrawal fee applies to each withdrawal/transfer over the 6 permitted per statement cycle by preauthorized or automatic transfer, telephone order, computer transfer, check, draft, debit or similar order to a 3rd party. The fee does not apply to withdrawals or transfers made in person or at an ATM. 4. Foreign ATM fee applies to each transaction made at a Non Solvay Bank ATM. Note that other ATM owners/operators may charge you a fee to use their ATMs. 5. No charge for first $15,000 in cash deposited per statement cycle; $0.20 per $100 deposited thereafter. 6. Non-Sufficient Funds Fee applies to each item returned because there are not enough funds available in the account to pay the item. 7. Uncollected Funds Fee applies to each item paid although funds are not available in the account. 8. A one-time Continuous Overdraft Fee applies each time the account is overdrawn and it is not repaid by the 7th business day. All terms and conditions of accounts and services are subject to change at any time without notice in accordance with applicable laws and agreements. Please contact a Solvay Bank representative for full details.

GENERAL

Foreign ATM[4]	$2.00
Returned Deposit	$10.00
Bill Payment	No charge for first 90 days; $6.95 per statement cycle, thereafter
Bill Payment Transactions	No charge for first 10; $0.50 each transaction over 10 per statement cycle
Cash Processing[5] over $15,000	$0.20 per $100.00
Research	$20.00/hour ($5 min)
Stop Payment	$35.00
Early Account Termination (within first 6 mos)	$25.00
Zipper Deposit Bag	$10.00 per bag
Night Deposit Service (annual)	$20.00

Overdraft

Non-Sufficient Funds[6]	$35.00
Uncollected Funds[7]	$35.00
Continuous Overdraft[8]	$35.00

Business Debit Card

Lost Card Replacement	$10.00
Expedited Card Request	$30.00 may be charged

Business Online Banking, per statement cycle

View Only	$0.00 per statement cycle
Basic	$9.95 per statement cycle
Enhanced	$39.95 per statement cycle
Hard Token Replacement Fee *NEW*	$25.00

Wire Transfer

Domestic Incoming	$15.00
Domestic Outgoing	$25.00
International Incoming	$20.00
International Outgoing	$50.00

CASH MANAGEMENT

Merchant Services

Paper	$2.00/roll
Early Termination (before end of contract term)	$375.00

iBank Remote Deposit Capture, per statement cycle

Basic Online Banking	$65.00
Enhanced Online Banking	$100.00
Contract Termination (within first 12 mos)	$250.00

ACH Manager and Wire Manager

Must enroll in Enhanced Business Online Banking

Incentive Card

Purchase (min 10 cards)		$2.95 each
Shipping & Handling Service	1 – 24 cards	$10 ground or $25 two-day or $65 overnight
	25 – 100 cards	$0 ground or $30 two-day or $70 overnight
	101 – 500 cards	$0 ground or $50 two-day or $120 overnight
Replacement Card		$8.00
Monthly Service		$2.95 per mo. beginning on the 6th mo. from activation date

Business Credit Card

Balance Transfer	greater of 3.00% of transfer or $10.00
Cash Advance	greater of 3.00% of advance or $10.00
Late	Up to $37.00

See Cardholder Agreement for additional details.