

## BUSINESS ACCOUNTS

### Business Basic Checking

Monthly Maintenance*	\$5.00
First 100 Transaction Items <sup>1</sup> 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 <sup>1</sup> 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 <sup>1</sup> per statement cycle	No Charge
Additional Transaction Items per statement cycle	\$0.40 each

### NOW Non-Personal Checking (interest bearing)

Monthly Maintenance*	\$15.00
Transaction Items <sup>1</sup> per statement cycle	\$0.20

### Business Traditional Checking

Monthly Maintenance	\$15.00
Transaction Items <sup>1</sup> per statement cycle	\$0.20

### Business Checking with Interest

Monthly Maintenance**	\$15.00
Transaction Items <sup>1</sup> per statement cycle	\$0.20

### Money Market Non-Personal

Monthly Maintenance*	\$10.00
Transaction Items <sup>1</sup> per statement cycle	\$0.20

### Business Money Market Advantage

*Requires Business Traditional or Business Advantage Checking*

Monthly Maintenance**	\$25.00
Transaction Items <sup>1</sup> per statement cycle	\$0.20

### Statement Savings Non-Personal

Monthly Maintenance***	\$4.00
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## BUSINESS CARD SERVICES

### Business Debit Card

Expedited Card Replacement	\$30.00 may be charged
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### Business Credit Card

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

See Cardholder agreement for additional details

### 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

\*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.

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 <sup>2</sup>	\$2.00
Returned Deposit	\$10.00
Research (\$5 min)	\$20.00/hour
Stop Payment	\$35.00
Early Account Termination (within first 6 mos)	\$25.00
Zipper Deposit Bag (per bag)	\$10.00

### Non-Sufficient Funds/Overdraft

Non-Sufficient Funds <sup>3</sup>	\$35.00
Uncollected Funds <sup>4</sup>	\$35.00
Overdraft Fee <sup>5</sup>	\$35.00

### Wire Transfer

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

## MERCHANT SERVICES

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

## BUSINESS ELECTRONIC SERVICES (BES)

### BES Service Plans

Basic Service (security token required)	No Charge
Enhanced Service (security token required)	\$20.00 per statement cycle

*Enhanced Services may include these additional services: Bill Pay, ACH Service, Wire Service, Positive Pay, and Remote Deposit Capture.*

### BES Security Token

Soft Token or Hard Token	No Charge
Hard (physical) Token Replacement Fee	\$25.00

### Bill Payment

*Enhanced Service Required.*

Bill Payment Service Transactions per cycle (1-10)	No Charge
Transactions per cycle (11 & over)	\$0.50 each

### Automated Clearing House (ACH) Origination Service

*Enhanced Service Required.*

ACH Service (includes Same Day ACH, ACH & Check Positive Pay)	\$60.00 per statement cycle
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### Positive Pay Service

*Enhanced Service Required.*

ACH & Check Positive Pay	No Charge w/ ACH Origination Service
ACH & Check Positive Pay	\$25.00 per statement cycle

### Wire Origination Service

*Enhanced Service Required.*

Wire Origination Service	\$25.00 per statement cycle
Domestic Outgoing (initiated w/BES) per wire	\$15.00
International Outgoing (initiated w/BES) per wire	\$50.00

### iBank Remote Deposit Capture Service

*Enhanced Service Required.*

Remote Deposit Capture	\$45.00 per statement cycle
Contract Termination (within first 12 mos.)	\$250.00

### Mobile Banking

Mobile Banking Service	No Charge
Mobile Deposit Capture	No Charge

1.Transaction items are defined as: deposited items, debits, and credits.

2.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 ATM's.

3.Non-Sufficient Funds Fee applies to each item returned when there are not enough funds in the account to pay the item.

4.Uncollected Funds Fee applies to each item paid although funds are not available in the account.

5.Overdraft Fee applies to each item paid even when the account does not have sufficient funds.