

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 Non-Personal Checking (interest bearing)

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

Business Traditional Checking

Monthly Maintenance*	\$15.00
Transaction Items ¹ 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

Business Money Market Advantage

<i>Requires Business Traditional or Business Advantage Checking</i>	
Monthly Maintenance**	\$25.00
Transaction Items ¹ per statement cycle	\$0.20

Statement Savings Non-Personal

Monthly Maintenance***	\$4.00
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BUSINESS CARD SERVICES

Business Debit Card

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

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	Up to \$37.00
<i>See Cardholder Agreement for additional details.</i>	

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 ²	\$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

Overdraft

Non-Sufficient Funds ³	\$35.00
Uncollected Funds ⁴	\$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
<i>Enhanced Services may include these additional services: Bill Pay, ACH Service, Wire Service, Positive Pay, and Remote Deposit Capture.</i>	

BES Security Token

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

Bill Payment

<i>Enhanced Service required.</i>	
Bill Payment Service Transactions per cycle (1-10)	No Charge
Transactions per cycle (11 & over)	\$0.50 each

Automated Clearing House (ACH) Origination Service

<i>Enhanced Service required.</i>	
ACH Service (includes ACH & Check Positive Pay)	\$50.00 per statement cycle

Positive Pay Service

<i>Enhanced Service required.</i>	
ACH & Check Positive Pay	No Charge w/ ACH Origination Service
ACH & Check Positive Pay	\$25.00 per statement cycle

Wire Origination Service

<i>Enhanced Service required.</i>	
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

<i>Enhanced Service required.</i>	
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

¹Transaction items are on-us checks, checks paid, checks deposited, deposit tickets, ACH credits and ACH debits.

²Foreign 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.

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

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