

COMMERCIAL & BUSINESS BANKING ACCOUNT FEES

(Effective June 1, 2026)



	Price	Price Type	
SMALL BUSINESS CHECKING			
*Inactivity Fee applies when Average Ledger Balance for the cycle is less than \$1,000 and there are no debits or credits posting during the cycle.			
General Account Services¹			
Account Maintenance	\$0.00	Per Month	
Deposit Assessment ⁵	\$0.0085	Per \$100.00	
Enhanced Due Diligence Fee – H6 ³	\$100.00	Per Month	
Inactivity Fee*	\$35.00	Per Month	
Depository Services¹			
Cash Handling Fee ¹³	\$0.0022	Per \$1.00	
Transaction Fee	\$0.53	Per Item ⁶ (first 75 items at no charge)	
BUSINESS FIRST CHECKING			
**\$5,000 Average Collected Balance to avoid Account Maintenance Fee.			
General Account Services¹			
Account Maintenance**	\$16.50	Per Month	
Deposit Assessment ¹¹	\$0.0085	Per \$100.00	
Enhanced Due Diligence Fee – H6 ³	\$100.00	Per Month	
Depository Services¹			
Cash Handling Fee ¹³	\$0.0022	Per \$1.00	
Transaction Fee	\$0.53	Per Item ⁶ (first 250 items at no charge)	
BUSINESS INTEREST CHECKING⁴			
***\$5,000 Average Collected Balance to avoid Account Maintenance Fee.			
General Account Services¹			
Account Maintenance***	\$16.50	Per Month	
Deposit Assessment ¹¹	\$0.0085	Per \$100.00	
Enhanced Due Diligence Fee – H6 ³	\$100.00	Per Month	
Depository Services¹			
Cash Handling Fee ¹³	\$0.0022	Per \$1.00	
Transaction Fee	\$0.53	Per Item ⁶ (first 100 items at no charge)	
COMMERCIAL CHECKING²			
General Account Services¹			
Account Maintenance	\$26.00	Per Month	
Borrowed Funds Charge (On Avg. Negative Collected Balance)	Prime + 4%		
Deposit Assessment ¹¹	\$0.0085	Per \$100.00	
Enhanced Due Diligence Fee – H6 ³	\$100.00	Per Month	
Depository Services¹			
	Midwest	California	
Check Paid	\$0.28	\$0.28	Per Item
Ledger Credits ⁷	\$0.95	\$1.75	Per Item
Total Deposited Items ¹⁰	\$0.18	\$0.18	Per Item
ACH Received Credit	\$0.33	\$0.33	Per Item
ACH Received Debit	\$0.25	\$0.25	Per Item
Cash Handling Fee ¹²	\$0.0022	\$0.0022	Per \$1.00
COMMERCIAL MONEY BUSINESS CHECKING²			
General Account Services¹			
Account Maintenance	\$26.00	Per Month	Premium⁹
Borrowed Funds Charge (On Avg. Negative Collected Balance)	Prime + 4%		
Deposit Assessment ¹¹	\$0.0085	Per \$100.00	
MSB Compliance Fee - H3 ⁸	\$100.00	Per Month	45%
MSB Compliance Fee - H4 ⁸	\$100.00	Per Month	35%
MSB Compliance Fee - H5 ⁸	\$100.00	Per Month	30%
Depository Services¹			
	Midwest	California	
Check Paid	\$0.28	\$0.28	Per Item
Ledger Credits ⁷	\$0.95	\$1.75	Per Item
Total Deposited Items ¹⁰	\$0.18	\$0.18	Per Item
ACH Received Credit	\$0.33	\$0.33	Per Item
ACH Received Debit	\$0.25	\$0.25	Per Item
Cash Out Handling	\$0.0022	Per \$1.00	
(On the total amount of cash withdrawals per month)			
Cash In (On the total amount of cash deposits per month)	\$0.0022	Per \$1.00	

COMMERCIAL & BUSINESS BANKING ACCOUNT FEES

(Effective June 1, 2026)



	Price	Price Type
BUSINESS SAVINGS⁴	±\$500 Average Collected Balance to avoid Account Maintenance Fee.	
General Account Services¹		
Account Maintenance [±]	\$6.00	Per Month
Deposit Assessment ¹¹	\$0.00	Per \$100.00
Enhanced Due Diligence Fee – H6 ³	\$100.00	Per Month
Depository Services¹		
Cash Handling Fee ¹³	\$0.0022	Per \$1.00
Savings Deposit (deposits in branch/ITM)	\$1.2875	Per Deposit (first 4 deposits at no charge)
Total Deposited Items ¹⁰	\$0.53	Per Deposited Item (first 4 items at no charge)
BUSINESS MONEY MARKET⁴	†\$2,500 Average Collected Balance to avoid Account Maintenance Fee.	
General Account Services¹		
Account Maintenance [±]	\$11.00	Per Month
Deposit Assessment ¹¹	\$0.00	Per \$100.00
Enhanced Due Diligence Fee – H6 ³	\$100.00	Per Month
Depository Services¹		
Cash Handling Fee ¹³	\$0.0022	Per \$1.00
Ledger Credits ⁷	\$1.2875	Per Deposit (first 6 deposits at no charge)
Total Deposited Items ¹⁰	\$0.53	Per Deposited Item (first 10 items at no charge)

¹Account fees in the categories of General Account Services and Depository Services are calculated by the Business Account Analysis system monthly. All fees related to Business Electronic Banking Services and Treasury Management Services are calculated by the Business Account Analysis system monthly and are listed on a different schedule. There may be other Business Account Analysis fees for certain services/transactions that are not listed on this Account Fees schedule but can be provided if requested.

²Monthly Earnings Credit may offset fees calculated through Account Analysis.

³Fee is assessed when an account is assigned a rating of H6; this is an Enhanced Due Diligence Compliance Fee for a business that owns a single owner-replenished currency ATM.

⁴Account has a variable interest rate that is determined at the bank's discretion and may change after the account is opened.

⁵If Average Ledger Balance for the cycle is over \$500,000, a Deposit Assessment is calculated on the entire Average Ledger Balance for the cycle. If the Average Ledger Balance for the cycle is \$500,000 or less, no Deposit Assessment is charged.

⁶Items include all deposited items (including deposit slips) from all available sources and other credits to the account (including ACH, RTP, and FedNow Receive Credits). Items include withdrawals (excluding ATM and debit card transactions) and other debits from the account (including checks and items that post as ACH or RTP Debits).

⁷Fee is assessed for a Deposit transaction (including a Checking Deposit, Savings Deposit, Lockbox Deposit, Mobile Deposit, Remote Deposit, RTP Credit, RTP Debit Correction, and FedNow Receive Credit).

⁸Each Commercial Money Business Checking account is assigned a rating of H3, H4, or H5 based on internal guidelines, and the related fee applies.

⁹The Business Account Analysis system calculates the net Analysis Fee for a Commercial Money Business Checking account; depending on the rating assigned to the account, the net Analysis Fee is increased by the related Premium percentage, resulting in the final Analysis Fee.

¹⁰Items include all deposited items from all available sources and other credits to the account (except for ACH, RTP, and FedNow Receive Credits).

¹¹A Deposit Assessment is calculated on the Average Ledger Balance for the cycle.

¹²Cash Handling Fee is calculated on the sum of each month's total dollar amount of cash deposits and total dollar amount of cash withdrawals.

¹³Cash Handling Fee is calculated on the sum of each month's total dollar amount of cash deposits and total dollar amount of cash withdrawals that is over \$10,000 in total.