

# First Bank of Highland Park

## Schedule of Fees & Service Charges for Business Accounts

Effective January 1, 2018 – Revised August 2018

### Business Account Service Charges

#### Commercial Checking Account

Monthly Maintenance .....	\$15.00
Checks Paid .....	\$.20
Deposit .....	\$.75
Deposited Items .....	\$.15
ACH Credits Received .....	\$.15
ACH Debits Received .....	\$.15

#### Community Business Checking

Minimum Balance to avoid Monthly Fee:	
Tier 1 <\$100 .....	\$3.00
Tier 2 <\$2,500 .....	\$6.00
Tier 3 <\$5,000 .....	\$9.00
Number of Monthly Transactions At No Charge:	
Tier 1 .....	100
Charge For Each Additional Transaction .....	\$.45
Tier 2 .....	250
Charge For Each Additional Transaction .....	\$.45
Tier 3 .....	500
Charge For Each Additional Transaction .....	\$.45
Monthly Paper Statement .....	\$5.00

#### Community Partners Non-Profit Checking

Minimum Balance Required .....	None
Monthly Maintenance Fee .....	None

#### Preferred Business Money Market

Minimum Balance Required .....	\$5,000.00
Monthly Fee if Below Minimum .....	\$15.00

#### Prime Savings

Minimum Balance Required .....	\$5,000.00
Monthly Fee if Below Minimum .....	\$15.00

### Additional Services

#### Business Online Banking

Business Online Banking Module Monthly Fee .....	\$25.00
Business Bill Pay Module Monthly Fee.....	\$25.00

#### Online Wire Transfers

Online Wire Transfer Module Monthly Fee .....	\$25.00
Online Outgoing Domestic Wire Transfer Fee .....	\$10.00
Online Outgoing International Wire Transfer Fee .....	\$20.00

#### Positive Pay

Check Positive Pay Monthly Fee .....	\$25.00
Check Payee Positive Pay Monthly Fee .....	\$50.00
ACH Positive Pay Monthly Fee .....	\$25.00
Check and ACH Positive Pay Monthly Fee.....	\$40.00

#### ACH Origination

ACH Origination Module Monthly Fee .....	\$25.00
Same Day ACH Origination Monthly Fee .....	\$25.00

#### Remote Deposit Capture

Remote Deposit Module Monthly Fee .....	\$25.00
Per Deposit .....	\$.75
Installation/Scanner – Single Feed Check Scanner .....	\$450.00
Installation/Scanner – 50 Doc Smart Source .....	\$900.00

#### Sweep Services

ICS Sweep.....	\$100.00
Loan Sweep.....	\$200.00
ZBA Account Monthly Maintenance Fee.....	\$15.00

#### Standard Lockbox Retail

Retail Lockbox Implementation .....	\$350.00
Retail Lockbox Monthly Fee .....	\$250.00
Monthly Data Transmission Fee:	
0 – 5,000 Transactions per Month .....	\$225.00
5,001 – 50,000 Transactions per Month .....	\$250.00
50,001 and Greater Transitions per Month .....	\$300.00
Monthly Receivables Online Fee:	
0 – 500 Transactions per Month .....	\$200.00
501 – 2,500 Transactions per Month .....	\$250.00
2,501 and Greater Transactions per Month .....	\$300.00
Monthly CZD / ROM .....	\$25.00

#### Standard Lockbox Wholesale

Wholesale Lockbox Implementation .....	\$350.00
Wholesale Lockbox Monthly Fee .....	\$250.00
Monthly Data Transmission Fee .....	\$250.00
Monthly Receivables Online Fee:	
0 – 500 Transactions per Month .....	\$200.00
501 -2,500 Transactions per Month .....	\$250.00
2,501 and Greater Transactions per Month .....	\$300.00
Monthly CD/ROM .....	\$25.00

#### Account Reconciliation

Partial Account Reconciliation Monthly Fee .....	\$50.00
Full Account Reconciliation Monthly Fee .....	\$75.00

# First Bank of Highland Park

## Schedule of Fees & Service Charges for Business Accounts

Effective January 1, 2018 – Revised July 2018

### SAFE DEPOSIT BOX (annual fee\*)

2x5 .....	\$30.00
3x5 .....	\$45.00
5x5 .....	\$55.00
3x10 .....	\$65.00
5x10 .....	\$95.00
10x10 .....	\$155.00
Drilling .....	\$150.00
Key Deposit .....	\$20.00
30 Day Late Charge .....	\$5.00

### General Banking Fees

Automated Teller Machine ATM/Debit Fees (per item)

Card Replacement .....	\$10.00
ATM Transaction Fee .....	\$1.50

(out of the STARsf<sup>®</sup> and Accel<sup>®</sup> network)

#### General Account Fees (per item)

Chargeback / Returned Check .....	\$5.00
Check Supplies and Imprinting .....	varies

#### Collections

Coupon Collection .....	\$10.00
Domestic Collection .....	\$20.00
Foreign Collection.....	\$50.00
FAX Services .....	\$3.00
Garnishments, Levies, Liens .....	\$125.00

#### Gift Cards (one time purchase fee)

Mastercard <sup>®</sup> .....	\$3.95
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#### Official Checks (for clients only)

Cashier's Check .....	None
Personal Money Order .....	None
World Check .....	\$30.00

#### Photo Copying Services

First 25 .....	None
25 or more (per page) .....	\$.05

### Account Research

Account Reconciliation (per hour) .....	\$25.00
Letter of Introduction .....	\$25.00
Research Time (per hour) .....	\$30.00
Photocopies (per item) .....	\$3.00
Rolled Coin (per roll) .....	\$.10
Stop Payment .....	\$30.00

#### Travelers Cheques

Single Signature Checks .....	1.00%
Dual Signature Checks .....	1.50%

#### Wire Transfer Fees

Outgoing Domestic .....	\$20.00
Incoming Domestic .....	\$10.00
Outgoing International .....	\$40.00
Incoming International .....	\$20.00

#### Overdraft Fees

Returned Item Fee (per returned item) .....	\$30.00
Overdraft Fee (per paid item) .....	\$30.00

#### Statements

Duplicate Monthly Statement .....	\$10.00
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\* Rental is limited to Clients only, \$5.00 discount of annual fee for automatic payment from FBHP account.