

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 CD / 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

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® and Accel® 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®	\$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. Only available at the Highland Park location.



First Bank of Highland Park

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(847) 432-7800

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First Bank Chicago

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