

Hickory Point Bank Commercial Fee Schedule Effective November 2023

Bookkeeping Service Fees

ACH Notification Change (each)	\$2.00
Checkbook Balancing (per hour)	\$25.00
Deposit Items Returned (per item)	\$5.00
Image Copies (per item)	\$2.00
Overdraft/Returned Check Charge (each item) ¹	\$32.00
Returned Nonsufficient Funds (NSF) Item(s) Fee ²	\$32.00
Overdraft Consecutive Day Charge ³	\$6.50
Research (per hour)	\$25.00
Special Statement (each)	\$5.00
Stop Payment (each)	\$32.00
Telephone Transfers (each)	\$3.00

Business Accounts

Analysis Account

ACH Credits (per item)	\$0.18
ACH Debits (per item)	\$0.18
Checks/Debits (per item)	\$0.18
Deposits/Credits (per item)	\$0.18
Items Deposited (per item)	\$0.18
Monthly Maintenance (monthly)	\$14.00
Zero Balance Account (monthly)	\$10.00

Business Basic Checking

Monthly Maintenance*	\$10.00
Transactions Over 150 in a month	\$0.30
Investment Sweeps (monthly)	\$30.00
Line of Credit Sweeps (monthly)	\$125.00
Savings/Money Market Withdrawals in excess of 3 a month ⁴	\$2.00

*If daily minimum balance of \$5,000 is not met

[1] Fees may apply to checks, pre-authorized automatic debits, or other electronic transactions where there are insufficient funds in the account to cover the transaction. Fees may be assessed on one time debit card transactions, so long as you have provided the Bank your affirmative consent to authorize and pay one time debit card transactions into overdraft **[2]** We will not charge the Returned NSF fee should the item be presented multiple times. **[3]** An overdraft consecutive day charge will be applied beginning on the second business day the account remains overdrawn and continuing for each business day until the overdrawn balance is cleared. **[4]** Fee for each withdraw in excess of 3 during a month statement cycle **[5]** Within 90 days of account opening



 EQUAL HOUSING LENDER MEMBER FDIC

Teller Services

ATM Foreign ATM Fee (per transaction)	\$2.00
ATM Foreign Card (per transaction)	\$3.00
ATM/Debit Card Replacement (per card)	\$10.00
Cashier's Check (each)	\$5.00
Coin/Cash Deposited (per \$1,000)	\$1.00
Money Order (each)	\$5.00
Nightly Depository Key Deposit (per key)	\$10.00
Night Depository Locked Bag (per bag)	\$25.00
Night Depository Zippered Bag (per bag)	\$7.00

Other Services

Business Online Banking - Basic	No Charge
Business Online Banking - Plus	\$9.00
Business Online Banking - Corp.	\$25.00
Check Collection Domestic (each)	\$25.00
Check Collection Foreign (each)	\$20.00
Early Account Closure ⁵	\$20.00
Fax Copies Local (per page)	\$1.00
Fax Copies Non-Local (per page)	\$2.00
Levy or Garnishment (each)	\$50.00
Medallion Signature Guarantee (each)	\$50.00
Notary Service (each)	\$1.00
Loan Sweep	\$125.00
Wire Transfers Domestic - Incoming	\$15.00
Wire Transfers Domestic - Outgoing	\$30.00
Wire Transfers Foreign - Incoming	\$15.00
Wire Transfers Foreign - Outgoing	\$50.00
Wire Manager Module (monthly)	\$25.00
ACH Manager Module (monthly)	\$25.00
Business Bill Pay (\$.50 per transaction over 20 items)	\$9.95
Reverse Positive Pay	\$20.00
Payee Positive Pay (monthly)	\$45.00
Payee Positive Pay	\$0.20
ACH Positive Pay (monthly)	\$20.00
Lockbox Maintenance (monthly)	\$100.00
Lockbox Data file (monthly)	\$75.00
Lockbox Check (per item)	\$0.50

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