



Business Fee Schedule

	Advantage Business Account
Minimum Balance	No minimum balance
Transaction Fees	No transaction fees
Paper Statement Fee	\$5 per month. Electronic statements are free.

Online & Mobile Services

Business eBanking – Multiple user, advanced reporting, mobile deposit, customizable with modules	Included	
Additional Modules	<i>With \$25,000 minimum average monthly balance</i>	<i>Without \$25,000 minimum average monthly balance</i>
Online Wires - Create and send wires online, using freeform or template.	Included	\$20 per month
ACH Origination* - Send unlimited ACH payments or collections via web portal.		
Remote Deposit Capture		
Zero Balance Account - Sweep balances from deposit account at the end of day.		
Positive Pay		

*Requires underwriting.

Wire Services

Domestic/International Wire - Incoming	\$15
Domestic Wire - Outgoing	\$30
Domestic Wire – Outgoing Not in Person	\$60
International Wire – Outgoing USD	\$45, plus any correspondent bank fees
International Wire – Outgoing Foreign Currency	\$45, plus any correspondent bank fees

Account Services

Account Closure	Accounts closed within 90 days of opening: \$15.00
Account Research	\$50.00 per hour (no charge for 15 minutes or less)
Check Cashing	Non-client: \$10. Fee is waived for payroll checks drawn on Sound Community Bank.
Coin Counter	2% for clients; 10% for non-clients (Fee waived if funds are deposited and not immediately withdrawn)
<u>Copies</u>	
- Checks	\$2.00 per check (included in account statement) \$5.00 per month, per account
- Statements	\$5.00 per copy



Counter Check	Four checks for \$3.00
Dormant Account Administration	\$75.00
Foreign Currency Orders	\$25.00
Foreign Collection Fees	
- Outgoing Collection Fee	\$5.00 per foreign check sent for collection.
- Incoming Collection Fee	\$25.00 per check received from another financial institution.
Legal Processing for Levies, Garnishments, and Liens	\$90.00
Loan Payoff Request	\$20.00
Money Order	\$5.00 per Money Order
Notary Services	Non-clients: \$10.00 Clients: Free
Official Check	\$8.00 each
Returned Deposited Item	\$15.00 per item
Returned Mail Fee	\$5.00 every month per returned statement until address is updated
Safe Deposit Box Payment Late Fee	\$10.00
Stop Payment Order	\$35.00 per order

ATM/Debit Card Services

ATM Usage Fee	There is no fee for using a Sound Community Bank or an Allpoint Network ATM. For all other ATMs the fee is \$3.00. This includes a balance inquiry.
Debit Card Replacement	\$10.00
Debit Card Expedited	\$35.00
Debit Card PIN Expedited	\$35.00
International Purchases	2% of Purchase Amount

Account Overdraft Services

Overdraft Fee	\$32.00 per item
Returned Item Fee	\$30.00 per item
Overdraft Protection Transfer	\$10.00 per transfer from Line of Credit. If the amount transferred is insufficient to return the checking account to a positive balance, no Transfer Charge will be assessed. However, the account may incur an Overdraft Fee or Return Item Fee.
Negative Balance Fee	\$8.00 per day after 3 consecutive days overdrawn, up to a maximum of 14 days.

Savings, Money Market, and eMoney Maker Accounts

Below Minimum Balance Monthly Fees	Premier Business Money Market: \$20.00 if less than \$25,000 Apex Money Market: \$25.00 if less than \$25,000 eMoney Maker and Money Market: \$10.00 if less than \$1,000 Business Savings: \$3.00 if less than \$100
Paper Statement Fee	\$5 per month. Electronic statements are free.
Inactive Accounts	12 months without activity and balances less than \$500: \$5.00

Cash & Coin Services

Coin and Cash Services (includes: rolls of coin purchased & deposited, box of coin, straps of currency purchased & deposited, bag of currency deposited, and 1 free locking bag)	In-Branch: Included* <i>*Excess Cash & Coin needs may result in additional fees. Cash & Coin delivery available for additional fees, negotiated at time of account opening with Cash Management Officer.</i>
Key Replacement (Night Drop & Locking Bag)	\$3 per key