## **Business Deposit Account Fee Schedule**

| Fee for Insufficient Funds (per item)  | Up to \$35.00             |
|--|---------------------------|
| Return Check   |                           |
| Overdraft  |                           |
| Non-Sufficient   |                           |
| OD/NSF   |                           |
| NSF Attempt To Post Fee  |                           |
| Stop Payment Fee (per item)  | \$35.00                   |
| Deposited Item Return Fee (per item)   | \$12.00                   |
| Wire Transfer Fee (per transfer)   |                           |
| Incoming Domestic & International  | \$10.00                   |
| Outgoing Domestic  | \$10.00                   |
| Outgoing International   | \$85.00                   |
| Overdraft Transfer Fee (per transfer)  | \$10.00                   |
| Charge for Dormancy  |                           |
| <ul> <li>After 24 months without customer-initiated activity (per month)</li> </ul>  | \$3.00                    |
| After 3 years without customer-initiated activity  | \$75.00 charge &          |
|  | Escheat to State          |
| Business Debit Card*   |                           |
| Monthly Card Fee (per card, per statement cycle)   | \$1.00                    |
| Card Reissue Fee (per card)  | \$5.00                    |
| *Fees vary by account type. Please speak to a customer service representative for more information.  |                           |
| Debit Card Activity Charge* (per transaction)  | No Charge                 |
| Signature-Based Transactions  BIN Based Transactions   | No Charge<br>\$.25        |
| PIN-Based Transactions     A FOCA ATM  | No Charge                 |
| At ESSA ATM  At Nov. FOCA ATM  | \$1.50                    |
| At Non-ESSA ATM  *Fees vary by account type. Please speak to a customer service representative for more information.   | Ψ1.50                     |
| Cashier's Checks (per item)  | \$5.00                    |
| Early Account Closure (closed within 60 days of opening)   | \$10.00                   |
| Research Fee, including Check and Statement Copies   | \$25.00 per hour          |
| The state of the s | (pro-rated to the ¼ hour) |
| Coin Handling  | 5% of coin counted        |
| Levy Fee Collected   | \$100.00                  |
| iBank@ESSA, Online Banking   | No Charge                 |
| Bill Pay* (per month, after three month trial)   | \$5.00                    |
| *Fee waived for checking accounts when account is enrolled in eStatements  |                           |



