

BUSINESS DEPOSIT ACCOUNT FEE SCHEDULE

Fee for Insufficient Funds (per item) <ul style="list-style-type: none"> • Return Check • Overdraft • Non-Sufficient • OD/NSF • NSF Attempt to Post Fee 	Up to \$35.00
Stop Payment Fee (per item)	\$35.00
Deposited Item Return Fee (per item)	Up to \$12.00
Wire Transfer Fee (per transfer) <ul style="list-style-type: none"> • Incoming Domestic • Incoming International • Outgoing Domestic • Outgoing Domestic (Online) • Outgoing International 	\$12.00 \$15.00 \$12.00 \$10.00 \$45.00
Overdraft Transfer Fee (per transfer)	\$10.00
Excessive Transfer Fee (per transaction over 6 per statement cycle)	\$10.00
Charge for Dormancy <ul style="list-style-type: none"> • After 24 months without customer-initiated activity (per month) • After 3 years without customer-initiated activity 	Up to \$3.00 \$75.00 charge & Escheat to State
Business Debit Card* <ul style="list-style-type: none"> • Monthly Card Fee (per card, per statement cycle) • Card Reissue Fee (per card) 	\$1.00 \$5.00
<i>*Fees vary by account type. Please speak to a customer service representative for more information.</i>	
Debit Card Activity Charge* (per transaction) <ul style="list-style-type: none"> • Signature-Based Transactions • PIN-Based Transactions • At ESSA ATM • At Non-ESSA ATM 	No Charge \$.25 No Charge \$1.50
<i>*Fees vary by account type. Please speak to a customer service representative for more information.</i>	
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 (pro-rated to the ¼ hour)
Coin Handling	5% of coin counted
Levy Fee Collected	\$100.00
Business Online Banking	No Charge
Bill Pay* (per month, after three month trial)	\$5.00
<i>*Fee waived for checking accounts when account is enrolled in eStatements</i>	