

# Proponent:® Business Services Fee Schedule

Please review our updated fee schedule. If you have any questions, please feel free to call us at 800 457 8058. Effective as of February 2016 and is subject to change.

<b>Business Checking Accounts</b>	
<b>Pro Business Checking</b> in excess of 150 transactions per month (Per Item) .....	\$ 0.25
<b>Pro Business Xtra</b> in excess of 250 transactions per month (Per Item) .....	\$ 0.25
Monthly Service Charge if Average Daily Balance of \$2,500 not met .....	\$ 15.00
<b>Pro Business Max</b> Monthly Service Charge if Average Daily Balance of \$5,000 not met .....	\$ 25.00
<b>Automated Teller Machine/Debit Cards</b>	
ATM withdrawals	
• at Proponent's ATMs .....	Free
• at a non-Proponent ATM .....	\$ 1.00
Duplicate or replacement card .....	\$ 5.00
Rush duplicate or replacement card fee .....	\$ 35.00
ATM deposit adjustment .....	\$ 20.00
International Service Assessment .....	a fee of up to 1% on all international transactions
<b>Overdraft Protection Services</b>	
Automatic transfer from a linked Proponent share account (charged to savings account) .....	\$ 12.00 per transfer
Paid item fee .....	\$ 35.00 per item
• Checks and other transactions made using your checking account number	
• ACH	
<b>Convenience Services / Miscellaneous</b>	
Internet Banking Pro BOB Per Month .....	Free
Bill Pay via Internet Banking Pro BOB Per Month .....	\$ 25.00
Phone banking (PAM) .....	Free
Money order .....	\$ 2.00
Cashiers check .....	\$ 10.00
Wire transfer in .....	\$ 15.00
Domestic wire out .....	\$ 30.00
Return of deposited item .....	\$ 25.00
Statement/account history copy .....	\$ 7.00
Check copy .....	\$ 7.00
Non-member check cashing fee .....	\$ 10.00 per check
Notary/signature guarantee .....	\$ 2.00 per document
Account research/reconciling (minimum one hour) .....	\$ 20.00 per hour
Legal processing (subpoenas & levies, etc) .....	\$ 60.00 plus research fee
Overnight courier fee .....	\$ 25.00
Stop payment/revoke stop payment .....	\$ 35.00 per request

<b>Electronic Funds Transfer (EFT) &amp; Automated Clearinghouse (ACH)</b>	
Overdrawn (due to non-sufficient funds) .....	\$ 35.00 per item
<b>Employee-Assisted Phone Services</b>	
Phone loan payments .....	\$ 5.00
<b>Credit Card Fees</b>	
<b>Annual Fee</b> .....	None
<b>Transaction Fees:</b>	
Cash Advance: .....	3.00% of the amount of the transaction, but not less than \$10.00, and not more than \$50.00
Foreign Transaction: .....	1.00% of each transaction in US Dollars
Balance Transfer: .....	3.00% of the amount of the transaction, but not less than \$5.00, and not more than \$50.00
<b>Penalty Fees:</b>	
Duplicate Replacement Card .....	\$ 5.00
Duplicate Replacement Card - RUSH .....	\$ 35.00
Late Payment .....	\$ 25.00
Return Payment .....	\$ 32.00
Over-the-limit .....	\$ 32.00
<b>Account Maintenance Fees</b>	
Bad address fee .....	\$ 10.00 per month
Paper statement fee .....	\$ 5.00 per month*
Escheated account fee .....	\$ 50.00 or balance of account (whichever is lower)
Inactivity fee .....	\$ 10.00 per month after 12 months of inactivity
<i>*Requirement to waive paper statement fee is to maintain a combined average daily balance of \$500 or greater in Primary Business Savings and Business Checking Account.</i>	
<b>Money Market Accounts</b>	
Money Market Below \$2,500 Minimum Average Daily Balance .....	\$ 20.00
Money Market Excess withdrawals/transfers/checks .....	\$ 10.00
(6 Debits Allowed Each Month)	



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