

# Fee Schedule

Important Information for your Business Account



## Important Notice to Highlands Union Bank Customers

Thank you for banking with Highlands Union Bank and entrusting our banking family with your financial needs. There are many innovative and exciting new ways to bank, making it easier, more secure and convenient for you. We continually evaluate the products and services that we provide, along with the costs and service charges associated.

**In order to provide the best service possible, it is necessary for us to update a few of our fees, which will be effective May 15, 2018.**

We value your relationship with us, and we are committed to serving you. If you have any questions about these changes, please call us at 800-291-6465.

# Fee Schedule: Business Accounts & Special Services

Effective May 15, 2018

• = denotes change from previous fee schedule

## Automated Teller Machines

Highlands Customer at non-Highlands ATM	<b>\$1.00</b>
Non-Customer at Highlands ATM	<b>\$3.00</b>
Debit or Credit Card Replacement	<b>\$5.00</b>
Expedited Delivery-Debit or Credit Card	<b>\$50.00</b>

## Checks

Check Orders	<b>Varies by Style</b>
• Cashier's Check	<b>\$7.50</b>
• Cashier's Check Exchanged by Non-Customer	<b>\$30.00</b>

## Collection Items

• Domestic	<b>\$20.00</b>
• Foreign	<b>\$25.00</b>
Other Bank Pass-Thru Fees	<b>Actual</b>

## Legal

Levy or Garnishment	<b>\$100.00</b>
Subpoena Research per Hour	<b>\$25.00</b>
• Subpoena Photocopies per Page	<b>\$1.00</b>

## Overdraft Services

• Return Item Charge per Item	<b>\$35.00</b>
• Overdraft Item Charge per Item	<b>\$35.00</b>
• Maximum of 8 per day	<b>\$280.00</b>
• Continuous Overdraft	<b>Prime Rate + 5.00%</b>
<i>- Effective day 1, collected daily</i>	
• Automatic Transfer From Deposit or Savings Account	<b>\$7.50</b>
• Automatic Transfer From Overdraft Line of Credit	<b>\$7.50</b>

## Safe Deposit Boxes

• 3 X 5	<b>\$35.00</b>
• 3 X 10	<b>\$50.00</b>
• 5 X 10	<b>\$70.00</b>
• 7 X 10	<b>\$90.00</b>
• 10 X 10	<b>\$120.00</b>
• 10 X 20	<b>\$150.00</b>
• Late Fee	<b>\$10.00</b>
• Key Replacement	<b>\$50.00</b>
• Drilling Fee	<b>\$250.00</b>
• ACH Discount for Rent Payment	<b>\$5.00</b>

## Online and Mobile Banking Services

• Basic	<b>Free</b>
<i>- Up to 2 users and 5 accounts.</i>	
• Plus	<b>\$20.00/month</b>
<i>- Up to 5 users and 10 accounts. Additional users/accounts \$5.00/each per month.</i>	

## Merchant Services

Merchant PCI Non-Compliance Fee	<b>\$19.95</b>
Merchant Services	<b>Tiered Pricing</b>

## Account Research

Account Reconciliation/Research - per Hour	<b>\$25.00</b>
Account Reconciliation/Research - Minimum Charge	<b>\$25.00</b>
• Account Verification	<b>\$15.00</b>
Check or Statement Copy	<b>\$5.00</b>
• Research Photocopies per Page	<b>\$1.00</b>

## Miscellaneous

• Ordering Foreign Currency – up to \$1,000 US Dollars	<b>\$30.00</b>
<i>- \$3.00 for each additional \$1,000 US Dollars</i>	
• Exchanging Foreign Currency	<b>\$15.00</b>
<i>- Paper currency only. No coins.</i>	
• Returned Deposited Item	<b>\$10.00</b>
• Returned Redeposited Item	<b>\$10.00</b>
• Deposit Correction Fee	<b>\$7.00</b>
Disposable Night Deposit Bags	<b>Actual Cost</b>
• Monthly Currency/Coin Deposited	<b>Varies</b>
<i>- First \$10,000 free; \$0.15 per additional \$100.00</i>	
• Stop Payment	<b>\$35.00</b>
• Online Stop Payment	<b>\$25.00</b>
• Early Account Closing (90 days)	<b>\$25.00</b>
<i>- Applies to checking, money market and savings</i>	
• Dormant Account Fees	<b>\$10.00</b>
<i>- No account activity in the previous 1 year for checking or money market accounts; No activity for 2 years for savings account and balance is less than \$500.00</i>	
• Inactive Account	<b>\$10.00</b>
<i>- Applies to checking, money market, and savings accounts with no activity for three months and balances less than \$500.00</i>	
• Escheatment	<b>\$75.00</b>
Excessive Withdrawal Fee	<b>\$10.00</b>
<i>- Money market and savings over 6 withdrawals per statement cycle; Unlimited at teller line and ATM</i>	
• Account Charge-Off	<b>\$75.00</b>
• Monitoring of Multiple Signatures	<b>\$10.00</b>
• Returned Mail	<b>\$5.00</b>
• Notary	<b>Varies</b>

## Remote Deposit Capture

• Monthly Maintenance Fee (up to 5 sites)	<b>\$15.00</b>
• Five additional sites	<b>\$15.00</b>
• Multiple Feed Scanner (available for purchase)	<b>\$20.00</b>
• Single Feed Scanner (available for purchase)	<b>\$10.00</b>

## ACH Module

ACH Notification of Change	<b>\$3.00</b>
ACH Per Transaction Originated	<b>\$0.12</b>
ACH Returned Item	<b>\$7.00</b>
ACH Setup	<b>\$25.00</b>

## Sweep Services

• Investment Sweep per Month	<b>\$75.00</b>
• Line of Credit Sweep per Month	<b>\$75.00</b>
• Overnight Purchase	<b>Varies</b>
<i>- First \$10,000 free; \$0.15 per additional \$100.00</i>	
• Zero Balance Account per Month	<b>\$20.00</b>

## Wire Transfer Services

• Incoming Domestic	<b>\$20.00</b>
• Incoming Foreign	<b>\$25.00</b>
• Outgoing Domestic	<b>\$30.00</b>
• Outgoing Online Domestic	<b>\$15.00</b>
Outgoing Foreign	<b>\$65.00</b>
• Wire Recall/Messages	<b>\$45.00</b>