

Commercial Schedule of Service Fees for Bank Customers

Effective November 1, 2024

Treasury Services		
ANB Go Business Online Banking		
Essential – Single company, less than 3 Tax ID's		Free
Select – Multiple company structures, simple payment needs. Includes ACH and Wire Access		\$15.00
ACH Origination per item		\$1.50
Enterprise – Multiple company structures, complex payment needs. Includes ACH and Wire Access		\$35.00
Enterprise with ERD Reporting – Multiple company structures, complex payment, and reporting needs Includes ACH and Wire Access. Reporting includes: ACH EDI notices, incoming wire notices and direct send ACH detailed acknowledgement		\$50.00
ACH Origination per batch		\$8.00
ACH Origination per item		\$0.15
Online Bill Pay		
Online Bill Pay		\$7.00
Online Bill Pay per item >20 items per month		\$0.50
ACH Origination** ^		
Same Day ACH per item		\$1.00
ACH Notification of Change (NOC) each		\$2.00
ACH Unauthorized Returned Item		\$10.00
ACH Returned Item (other than unauthorized)		\$8.00
Bank Assisted ACH file reversal		\$15.00
Bank Assisted per item reversal		\$.15
ACH notices from the Federal Reserve (per month)		\$25.00
Fraud Protection Services** ^		
Standard Positive Pay per month		\$35.00
Standard Positive Pay per item		\$.05
Payee Positive Pay per month		\$40.00
Payee Positive Pay per item		\$.08
ACH Filters per month (Combine with Positive Pay for a \$20.00 discount)		\$30.00
Sweep Services Per account, per month		
Overdraft Manager Fee per transfer, \$100.00 minimum		\$5.00
ZBA Sweeoo		\$35.00
One-way Loan Sweep		\$100.00
Two-way Sweep		\$150.00
ICS Sweep		\$150.00
Lock Box Service** ^ Maintenance per month		
Lock Box per item		\$0.70
Lock Box per non check item		\$0.20
Additional fees may apply		
Remote Deposit Services** ^		
Per account per month		\$35.00
Scanners may be purchased for an additional fee		\$7.00
MRDC with enhanced reporting		\$25.00
Statement Related		
E-Statement		FREE
Check or Statement Copy (Research charge applies after 6 months)		\$3.50
Research/Statement Reconciliation per Hour, 1 Hour minimum+\$1 per page		\$35.00
Duplicate statement or Special Statement Cycle other than month end (per cycle)		\$10.00
Paper Statement per month		\$5.00
Check Images with Statement (Paper statement only)		\$5.00
Wire Transfer Services		
Incoming - Domestic		\$15.00
Incoming - International		\$20.00
Outgoing - Domestic (\$20 discount applies for wires done via online)		\$40.00
Outgoing - International (\$20 discount applies for wires done via online)		\$60.00
Outgoing - Drawdown Request		\$25.00
Wire transfer fees vary based on method of initiation with special handing incurring a higher fee		Up to \$100.00
Enhanced Email Wire Notification Incoming per month per account		\$10.00
Enhanced Email wire Notification Outgoing per month per account		\$10.00

Deposit, Check, & Currency Related Services		
Coin ordered for Business Accounts		\$0.10 / roll
Currency ordered for Business Accounts		\$1.00 / \$1,000.00
Currency or coin deposited for Business Accounts		\$0.30 / \$1,000.00
Cashier's Checks		\$8.00
Money Orders		\$5.00
Collection Items Domestic and Foreign		\$37.00
Counter Checks (each)		\$1.50
Deposit Correction		\$5.00
Foreign Canadian Check Deposited - Exchange rate plus applicable delivery.		\$15.00
Foreign Check Deposited other than Canadian - Exchange rate plus applicable delivery.		\$25.00
Foreign Currency Conversion		\$30.00
Foreign Draft + Shipping		\$45.00
MICR Reject Fee per item		\$2.00
Account Related Services		
Amortization Schedule		\$11.00
Deposit Account Charge Off		\$35.00
Early Account Closure (Within first 90 days)		\$50.00
Escheat Fee		\$25.00
Two Signature Required Check Verification Per month		\$75.00
Inactive/Dormant Account fee		\$10.00/month
Debit Card Related Services		
Debit Card Replacement		\$5.00
Debit Card Rush Order		\$50.00
M/C Fee International Debit Card Cross Border Fee		3% of Transaction
C/C Fee International Debit Card Currency Conversion Fee*		Up to 1% of Transaction
Customer Transaction/Inquiry at a non ANB ATM		\$2.00
Miscellaneous Services		
Audit/Collateral confirmation		\$20.00
Credit Reference/Deposit Verification		\$5.00
Garnishment or Levy		\$100.00
Gift Card Fee (per card)		\$5.00
Legal Fees		Quoted
Night Deposit Service. Bags may be purchased for an additional fee		FREE
Notary		FREE
Fax Service		\$5.00 1st page, \$2.00 each addl
Photocopies per page		\$1.50
Safe Deposit Box Services		
Annual Fees are available at the individual branch locations (subject to availability)		
Safe Deposit Box - Lost Key Fee (Re-Key)		\$35.00
Safe Deposit Box - Drilling Fee		\$300.00
Safe Deposit Box - Late Fee		\$20.00
Overdraft Related		
Overdraft/Returned Item due to insufficient funds per item created by Check, ATM Withdrawal (if applicable), Debit Card (if applicable), or other electronic means		\$33.00 per item
Daily Overdraft Fee (each day after the 5 th calendar day of continuous overdraft balance)		\$7.00
Use of Uncollected Funds (Business Analysis Accounts Only)		Prime +4%
Returned Deposited Items		
Returned Deposit Items - Check or ACH		\$8.00
Returned Deposit Items - Foreign		\$25.00
Returned Deposit Items - Special Instructions per month		\$15.00
Redeposited Item		\$8.00
Stop Payments		
Checks, Money Orders, and ACH		\$35.00
Cashier's Checks		\$75.00
Deposit Assessment*		
Deposit Assessment on select Commercial For-Profit Analysis Account Types		.05%
Deposit Assessment on select Commercial Public Funds Analysis Account Types		.01%

DISCLAIMER: This schedule of fees represents standard fees and may not represent additional fees that may be charged based on service add-ons, industry specific services or customs, or price exceptions. Those services are negotiated separately and may be subject to other written agreements with the bank. Certain fees may also change without specific notice to you.

^Implementation fees apply

*The Deposit Assessment Fee is calculated and assessed on average daily ledger balances up to \$250,000.

**Commercial For-Profit Account types: Business Transfer, Premier, External Sweep, Money Manager, Repo Sweep & Premier + Checking Accounts

***Commercial Public Funds Account Types: PF Business Transfer, PF Premier, PF External Sweep & Premier + Checking Accounts

******Contact Treasury Sales or Support for additional information at (833) 774-6897**