

Business Schedule of Fees

Account Services/Research	\$35.00 per hour	Incorrect Address	\$5.00 per each returned mail item
<i>One Hour Minimum with exceptions:</i>		Insufficient Funds/Overdraft Privilege (NSF)	\$35.00 per item
Affidavit of Support	\$25.00	<i>Paid and unpaid – applies to all transactions including checks, debits, ATM and ACH. We will charge you a fee up to \$35.00 each time we return or pay an overdraft. There is no limit on the total fees we can charge for overdrawing your account.</i>	
Verification of Deposit	\$10.00	Minimum Balance Fees	
Letter of Fact (Balance)	\$6.25	Business Savings	\$3.00 per month if balance falls below \$250.00.
American Express Products		Pinnacle Fund	\$15.00 per month if balance falls below \$2500.00.
<i>Must be at least 13 years of age to purchase. Mail Order fees may apply if ordered over telephone.</i>		Business Money Market	\$15.00 per month if balance falls below \$7,500.00.
Travelers Cheques	1.50% of total purchase	Official/Cashiers Check	\$6.00 per item
Gift Check	\$2.50 per item	Overdraft Transfer	\$2.00 per item
Gift Card	\$3.95 per card	<i>Auto debit, Check clearing and Line of Credit</i>	
Assisted Telephone/Teller Transactions	\$2.00 per transaction	Payment by Phone	\$10.00
<i>Fee maybe charged for transactions/inquiries that are available through TouchTone Teller or Online Banking.</i>		Returned Deposit	\$5.00 per item
Business Analysis Checking	Pricing available upon request.	Re-deposited returned item	\$5.00 per item
Change Orders	\$2.50 per order \$0.30 per strap \$0.10 per coin roll	Safe Deposit Box Rental	
Check/Transaction Copy	First 2 copies per statement cycle free \$2.00 per deposited item thereafter \$5.00 per on-us item thereafter	One-time Setup Fee	\$25.00
Check Cashing	\$5.00 per check	Drilling Fee	\$175.00
<i>FREE if matching funds in your account.</i>		Late Fee	\$15.00
Check Imaging CD-Rom	\$30.00 per month	Size	Annual Fee
Closing Account – Checking/Savings <i>(if open less than 6 months)</i>	\$25.00 per account	3x5	\$25.00
Coin Sorting		3x10	\$45.00
Loose/Rolled Coin	\$5.00 per bag Brinks Coin Counting Service	4x10	\$60.00
		5x10	\$70.00
Collection Item	\$15.00 per domestic item \$40.00 per foreign item	10x10	\$120.00
<i>(plus clearing bank's fees)</i>		13x16	\$200.00
ePoint Online Banking with Bill Pay	FREE	Statement Copy	\$6.00 per statement
ePoint Wire Transfers:	\$15.00 per month	<i>FREE through ePoint Online Banking</i>	
ePoint Domestic Wires	\$ 8.00 per transfer	Stop Payment	\$35.00
ePoint International Wires	\$ 25.00 per transfer	<i>ACH, Check and Visa Check Card</i>	
*ePoint Payroll:	\$15.00 per month	Third Party Request Services	\$100.00 per hour
*ePoint ACH Origination	\$25.00 per month	<i>One hour minimum</i>	
ePoint ACH transactions	\$ 0.15 per item	VISA Check Card/ATM Transactions	
*ePoint Small Bus Remote Deposit (100 deposited items included)	\$50.00 per month	ViewPoint ATM Machines	FREE
Each additional deposited item	\$ 0.65 per item > 100	All Other ATMs	\$1.50 per transaction
*ePoint Corporate Remote Deposit	\$75.00 per month	PIN Change	FREE
0-500 deposited items	\$ 0.14 per item	VISA Chargeback	\$20.00
501-2500 deposited items	\$ 0.13 per item	<i>(for recurring charges on closed/cancelled card)</i>	
2501-5000 deposited items	\$ 0.12 per item	VISA Merchant	\$15.00 per item
>5000 deposited items	\$ 0.11 per item	Transaction Copy	
<i>ePoint Remote Deposit requires the purchase of a system approved scanner. Cost of scanner based on model requested and current market prices at time of service activation.</i>		Wire Transfers (Non-ePoint Wires)	
All ePoint Modules	\$90.00 per month	Incoming Wire	\$5.00 per domestic transfer \$10.00 per international transfer
<i>Per item/transaction fees apply as outlined above.</i>		Outgoing Wire	\$25.00 per domestic transfer
* Service Requires Credit Approval prior to activation.		<i>(plus clearing bank's fees)</i>	\$35.00 per international transfer
Other Treasury Management services and pricing available upon request		Wire Transfer Confirmation	\$1.00 by telephone \$3.00 by fax



ViewPoint BankSM