

# Business Schedule of Fees

Account Services/Research	\$35.00 per hour		
<i>One Hour Minimum with exceptions:</i>			
Affidavit of Support	\$25.00	Business Money Market	\$2500.00.
Verification of Deposit	\$10.00		\$15.00 per month if balance falls below
Letter of Fact (Balance)	\$6.25	Business Checking	\$7,500.00.
			\$10.00 per month if balance falls below
		Preferred Business Checking	\$3,000.00
			\$15.00 per month if balance falls below
American Express Products			\$15,000.00
<i>Must be at least 13 years of age to purchase. Mail Order fees may apply if ordered over telephone.</i>			
Travelers Cheques	1.50% of total purchase	Official/Cashiers Check	\$6.00 per item
Gift Check	\$2.50 per item	Origination Loan Fees	
		Line of Credit Loans \$100,000 or less	\$150.00
		Line of Credit Loans \$100,001 or more	Pricing available upon request.
Business Analysis Checking	Pricing available upon request.	<i>Charged at time of closing for new loans and at time of renewal.</i>	
Change Orders	\$2.50 per order	Overdraft Transfer (ODP/ODTR)	\$10.00 per day
	\$0.30 per strap	<i>Auto debit, Check clearing and Line of Credit</i>	
	\$0.10 per coin roll	Payment by Phone	\$10.00
Check/Transaction Copy	First 2 copies per statement cycle free	Returned Deposit	\$5.00 per item
	\$2.00 per deposited item thereafter	Re-deposited returned item	\$5.00 per item
	\$5.00 per on-us item thereafter	Safe Deposit Box Rental	
Check Cashing	\$5.00 per check	One-time Setup Fee	\$25.00
<i>FREE if matching funds in your account.</i>		Drilling Fee	\$175.00
Check Imaging CD-Rom	\$30.00 per month	Late Fee	\$15.00
		Size	Annual Fee
Closing Account – Checking/Savings	\$25.00 per account	3x5	\$25.00
<i>(if open less than 6 months)</i>		3x10	\$45.00
Coin Sorting		4x10	\$60.00
Loose/Rolled Coin	\$5.00 per bag	5x10	\$70.00
	Brinks Coin Counting Service	10x10	\$120.00
		13x16	\$200.00
Collection Item	\$15.00 per domestic item	Statement Copy	\$6.00 per statement
<i>(plus clearing bank's fees)</i>	\$40.00 per foreign item	<i>FREE through ePoint Online Banking</i>	
<i>All eligible items drawn on a bank outside the US will be converted to the US Dollar using the current market currency exchange rates.</i>			
Debit Blocking 1 Account	\$15.00 per month	Stop Payment	\$35.00
Debit Blocking 2 or More Accounts	\$10.00 per account per month	<i>ACH, Check and Visa Check Card</i>	
ePoint Online Banking with Bill Pay	FREE	Third Party Request Services	\$100.00 per hour
ePoint Wire Transfers:		<i>One hour minimum</i>	
ePoint Domestic Wires	\$15.00 per month	Transaction Fees	
ePoint International Wires	\$10.00 per outgoing transfer	Free Business Checking	150 free transactions /\$0.30 per transaction thereafter
	\$25.00 per outgoing transfer	Business Checking	75 free paid checks and \$0.30 each paid check thereafter
*ePoint Payroll:	\$15.00 per month	Preferred Business Checking	400 free transactions/ \$0.30 each transaction thereafter
*ePoint ACH Origination	\$25.00 per month	VISA Check Card/ATM Transactions	
ePoint ACH transactions	\$ 0.15 per item	ViewPoint ATM Machines	FREE
*ePoint Small Bus Remote Deposit	\$50.00 per month	All Other ATMs	\$1.50 per transaction
(100 deposited items included)		PIN Change	FREE
Each additional deposited item	\$ 0.65 per item > 100	VISA Chargeback	\$20.00
		<i>(for recurring charges on closed/cancelled card)</i>	
*ePoint Corporate Remote Deposit	\$75.00 per month	VISA Merchant Transaction Copy	\$15.00 per item
0-500 deposited items	\$ 0.14 per item	Wire Transfers (Non-ePoint Wires)	
501-2500 deposited items	\$ 0.13 per item	Incoming Wire	\$10.00 per domestic transfer
2501-5000 deposited items	\$ 0.12 per item		\$15.00 per international transfer
>5000 deposited items	\$ 0.11 per item	Outgoing Wire	\$25.00 per domestic transfer
<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>			
All ePoint Modules	\$90.00	<i>(plus clearing bank's fees)</i>	
<i>Per item/transaction fees apply as outlined above.</i>			
		<i>All eligible wires sent or received for banks outside the US will be converted to foreign currency using the current market currency exchange rates available at the time of processing.</i>	
* Service Requires Credit Approval prior to activation.		Wire Transfer Confirmation	\$1.00 by telephone
<i>Other Treasury Management services and pricing available upon request</i>			\$3.00 by fax
Insufficient Funds/Overdraft/Overdraft	\$35.00 per item		
Privilege/NSF Fee Paid and Returned			
<i>Applies to all transactions including checks, debits, ATM and ACH.</i>			
<i>We will charge you a fee up to \$35.00 each time we return or pay an overdraft.</i>			
<i>There is no limit on the total fees we can charge for overdrawing your account.</i>			
Minimum Balance Service Charges			
Business Savings	\$3.00 per month if balance falls below		
	\$250.00		
Pinnacle Fund	\$15.00 per month if balance falls below		



**ViewPoint Bank**<sup>SM</sup>