

Business Deposit Accounts

Business Growth – Low Volume Checking

Monthly Maintenance Fee	No Charge
First 150 Transactions ¹	No Charge
Additional Transactions	\$0.50
Balance Required to Open an Account	\$100.00
Minimum Balance Requirement	\$0.00
Cash In (First \$15,000)	No Charge
Cash Out (First \$15,000)	No Charge

Business Growth – High Volume (Analyzed) Checking

Monthly Maintenance Fee	\$12.95*
Check Paid or Other Debit	\$0.16*
Deposit or Other Credit	\$0.22*
Deposited Items	\$0.12*
Balance Required to Open an Account	\$100.00
Minimum Balance Requirement	\$0.00
Cash In (First \$25,000)	No Charge
Cash Out (First \$25,000)	No Charge

An Earnings Credit Allowance is given on Collected Balance. This allowance is used to reduce or eliminate service charges. Please see branch for current Earnings Credit Rate or email us at All.eBanking@StateBank1898.com.

Business Growth – Interest Checking

Monthly Maintenance	\$20.00
First 100 Transactions	No Charge
Additional Transactions	\$0.75
Balance Required to Open an Account	\$2,500.00
Minimum Balance to Earn Interest	\$1,000.00
Cash In (First \$15,000)	No Charge
Cash Out (First \$15,000)	No Charge

Monthly Maintenance fee can be avoided if average collected balance of \$2,500.00 is maintained. Interest accrues on collected balance and is credited monthly.

Business Growth – Money Market

Monthly Maintenance	\$20.00*
Deposits and Other Credits	No Charge
First 25 Deposited Items	No Charge*
Additional Deposited Items	\$0.50
First Six Withdrawals	No Charge
Additional Withdrawals	\$10.00
Balance Required to Open an Account	\$2,500.00
Minimum Balance to Earn Interest	\$1,000.00
Cash In (First \$15,000)	No Charge
Cash Out (First \$15,000)	No Charge

* Denotes an increase in fee or an additional fee.

¹ Transactions include checks paid, ACH Debits & Credits received, deposit tickets and checks deposited, online bill payments, and electronic debits and credits including check/debit card transactions. This definition applies to all accounts where the term “transactions” is used. Wire Transfer and other services are available for an additional fee.

Monthly Maintenance fee can be avoided by maintaining a minimum daily balance of \$2,500. Interest accrues on collected balance and is credited monthly. Six (6) transfers or withdrawals during any monthly statement cycle for the purpose of transferring funds to another State Bank & Trust account or making third-party payments by means of check, draft, debit card, pre-authorized or automatic transfer, telephone transfer, online banking, online bill payment, or similar order. Withdrawals in excess of six will be assessed an additional withdrawal fee for each item over six. Accounts that routinely exceed the six withdrawals will be converted to Business Growth – High Volume Checking Account.

Business Growth – Prime Flex Money Market

Monthly Maintenance	\$25.00*
Deposits and Other Credits	No Charge
First 25 Deposited Items	No Charge*
Additional Deposited Items	\$0.50
First Six Withdrawals	No Charge
Additional Withdrawals	\$10.00
Balance Required to Open an Account	\$100,000.00
Minimum Balance to Earn Interest	\$100,000.00
Cash In (First \$15,000)	No Charge
Cash Out (First \$15,000)	No Charge

Monthly Maintenance fee can be avoided by maintaining a minimum daily balance of \$2,500. Interest accrues on collected balance and is credited monthly. Six (6) transfers or withdrawals during any monthly statement cycle for the purpose of transferring funds to another State Bank & Trust account or making third-party payments by means of check, draft, debit card, pre-authorized or automatic transfer, telephone transfer, online banking, online bill payment, or similar order. Withdrawals in excess of six will be assessed an additional withdrawal fee for each item over six. Accounts that routinely exceed the six withdrawals will be converted to Business Growth – High Volume Checking Account.

Interest On Lawyers’ Trust Accounts (IOLTA) Checking

Monthly Maintenance	No Charge
Check Paid or Other Debit	No Charge
Deposit or Other Credit	No Charge
Deposited Items	No Charge
Use of Uncollected Funds Charge	\$0.0106
Balance Required to Open an Account	\$100.00
Minimum Balance Requirement	\$0.00
Cash In (First \$15,000)	No Charge
Cash Out (First \$15,000)	No Charge

Community Growth – Low Volume Checking

Monthly Maintenance Fee	No Charge
First 200 Transactions	No Charge
Additional Transactions	\$0.35
Balance Required to Open an Account	\$100.00
Minimum Balance Requirement	\$0.00
Cash In (First \$25,000)	No Charge
Cash Out (First \$25,000)	No Charge

This account is only available for non-profit organizations that provide charitable services to the local community.

Depository Services

Cash In (per \$100 Deposited) ²	\$0.10
Cash Out (per \$100 Withdrawn)	\$0.10
Currency (per Strap Supplied)	\$0.10
Coin (per Roll Supplied)	\$0.10
Night Depository Service (per drop)	No Charge
Deposit Bags (Locking)	\$25.00
Deposit Bags (Zipper)	\$5.00
Deposit Correction	\$2.00*
Returned Deposited/Cashed Item	\$10.00
Re-Deposited Returned Item	additional \$5.00
Re-Qualify Returned Deposited/Cashed Item	\$3.00
RDI Special Handling Maintenance ³	monthly \$10.00
Funds Transfer between State Bank Accounts	
In-Branch Transfer ⁴	No Charge
Business Online Transfers	No Charge
Express Phone Banking Transfers	No Charge
Telephone Transfers	\$5.00
Automatic Funds Transfer Overdraft Protection	\$10.00*
Stop Payment Orders	
In-Branch	\$39.65
Telephone	\$39.65
Business Online	\$39.65
Overdraft/Return Items	\$39.65
NSF Items	\$39.65
Early Account Closing Fee ⁵	\$25.00
Monthly Dormant Account Fee (if balance is below \$500)	\$7.50*
Quarterly Dormant Acct Fee (if balance is below \$500)	\$7.50*
Collection Items	\$30.00

Statement Services

Deposit Statements	
Duplicate Statement Fee	\$10.00
Statement Copy	\$10.00
Online Statements	No Charge
Account Analysis Statements	
Monthly	No Charge
Account Analysis Invoice (Billed Clients)	\$25.00
Account Activity Printout	\$10.00
Special Statement Cycle	\$15.00
eStatements	No Charge

High Volume Checking Account is required to receive Account Analysis statements.

² Additional fees may apply to Money Service Businesses and other cash intensive accounts

³ Requires a High Volume Checking Account

⁴ Subject to Account Withdrawal limitations and fees

⁵ Applies if account is closed within the first sixty (60) days of opening

Wire Transfer Services⁶

Incoming Wire Transfer – Domestic	\$15.00
Wire Phone Advice	\$7.50*
Fax Advice	\$7.50*
Secured Email Advice	\$5.00*
Outgoing Wire Transfer – Domestic (in branch)	\$25.00
Outgoing Wire Transfer – Domestic (via telephone ⁷)	\$25.00
Outgoing Wire Transfer – Domestic (online NetTeller)	\$20.00

Treasury Management Services

Sweep Accounts

Zero Balance Account – Master Account	\$25.00
Zero Balance Account – Subordinate Account(s)	\$10.00
Mutual Fund/Investment Sweep	\$50.00
Investment Sweep – Overnight Repurchase Agree	\$50.00
Line of Credit Sweep (Pay & Advance) – per Acct	\$50.00
Line of Credit Sweep (Advance Only) – per Acct	\$25.00
Line of Credit Sweep (Pay Down Only) – per Acct	\$25.00
Set Up Fee (applies to all sweeps)	\$50.00
Automated Funds Transfer per Transfer	\$10.00*

Business Online Services

Monthly Maintenance – First Three (3) Accounts	No Charge
Monthly Maintenance – Each Additional Account	\$5.00
Online Statements	No Charge
Stop Payment Module ⁸	No Charge
Stop Payment – Per Item	\$39.65
Online Transfers between Accounts	No Charge
ACH Origination – Monthly Maintenance	\$25.00
ACH Origination – Per Item	\$0.12*
ACH Returns – Per Item	\$7.50*
Same Day ACH Origination – Per Item	\$0.18*
Wire Transfer – Monthly Maintenance	\$25.00
Wire Transfer – Per Outgoing Wire	\$20.00
Bill Pay – Monthly Maintenance	No Charge
Bill Pay – Per Item	No Charge
Account Alerts	No Charge
Additional Users	No Charge

Remote Deposit Capture

Monthly Maintenance – Per Account	\$50.00
Low Volume Scanner Monthly Maintenance	\$15.00
High Volume Scanner Monthly Maintenance	\$50.00
RDP Image Items ⁹	\$0.05
RDP ACH Items	\$0.18*
Additional Locations	\$12.50*

⁶ Customers with recurring wire transfer activity are required to sign a wire transfer agreement

⁷ Requires prior bank approval and signed wire transfer agreement.

⁸ Stop Payment Order fee applies

⁹ This fee is in addition to the Deposited Item fee associated with the Business Growth – High Volume (Analyzed) Checking account which is required for this service.

Lockbox Deposit Services¹⁰

Wholesale Lockbox	
Monthly Maintenance	\$100.00
e Imaging Wholesale Imaging per Item	\$0.19
Transaction Processing per Item	\$0.30
Web Lockbox – Wholesale	\$65.00
No Check Mail Imaging per Page	\$0.13
Retail Lockbox	
Monthly Maintenance	\$155.00
Single/Multiple Payments per Item	\$0.16
Check Only per Item	\$0.22
Data Entry – Retail per Keystroke	\$0.02
Coupon Reject per Item	\$0.25
Data File	\$125.00
Stop File Processing	\$90.00
Web Lockbox – Retail	\$80.00
No Check Mail Imaging per Page	\$0.20
Medical Lockbox	
Monthly Maintenance	\$100.00
EOB – Non-searchable per Page	\$0.18
EOB – Searchable per Page	\$0.28
Transaction Processing	\$0.50
Patient Payments – Single/Multiple per Item	\$0.16
Data Entry Medical – Patient Pay per Keystroke	\$0.02
Data File	\$105.00
Medical Records/EOB Destruction – Monthly	\$15.00
Web Lockbox – Medical	\$55.00
No Check Mail Imaging per Page	\$0.20
Electronic to Post	\$0.35
Paper to Post	\$0.55
Healthcare Revenue Cycle Management Delivery	\$175.00
Miscellaneous Lockbox Fees	
Cash Deposits	\$10.00
USPS Box Rental	Cost
USPS Postage	Cost
Return to Sender Mail	\$4.00
Program Set Up Fee	\$200.00
Courier Prep Fee	\$45.00
Unidentifiable Payee	\$6.00
Envelope Imaging	\$0.14

Special services are available and are priced upon request. Lockbox fees can be offset with compensating balances, which requires having an Analyzed Checking account. Please refer to that product for fees associated with that account.

Reconciliation Services

Partial Reconciliation	
Monthly Maintenance	\$50.00
First 1,000 Items	\$0.00
Additional Items	\$0.05
Full Reconciliation	
Monthly Maintenance	\$100.00
First 1,000 Items	\$0.00
Additional Items	\$0.05
Positive Pay	
Monthly Maintenance	\$25.00
Per Item	\$0.05
Special Reconciliation Services	
Per Hour	\$40.00
Minimum Fee	\$40.00

Other Services

Debit/ATM Card	No Charge
Replacement Debit/ATM Card	\$5.00
SecurLOCK™ Equip Debit Card Alerts	No Charge
State Bank ATM Usage Charge	No Charge
Non-State Bank ATM Withdrawal Charge	\$2.50*
Non-State Bank ATM Balance Inquiry Charge	\$2.00*
Balance Inquiry via Telephone (after first two)	\$2.50
Balance Inquiry via Express Phone Banking	No Charge
Audit Confirmation Request	\$20.00*
Garnishment or Tax Levy (each plus Attorney's fees)	\$75.00
Official Check	\$10.00
Research	
Check Copy	\$5.00
Account Research per hour	\$50.00
Minimum Research Charge	\$50.00
Night Deposit Bags	Varies
Use of Uncollected Funds Charge (per \$1)	\$0.0106
Uncollected Funds Charge Rate	12.50%
Encoded Counter Checks (per sheet of four)	\$2.50*

¹⁰ Pricing is for remittance availability time of 3:00 p.m. Central Time. Earlier times are available. Please contact your State Bank Treasury Management Sales Rep for additional times and/or fees.

Money Service Business (MSB) Fees**

Money Service Businesses (MSBs) as defined by FinCen require additional monitoring and reporting to regulators. Examples of MSBs are check cashers, sellers of money orders, money transmitters, non-bank owned ATMs, etc.

Set Up Fee per Account	\$500.00
Monthly Maintenance Fee per Account	\$250.00*
Non-Compliance Mthly Fee per Acct & per Doc	\$150.00***
Currency Deposited (per \$1,000)	\$2.00*
Currency Withdrawn (per \$1,000)	\$2.00*

***Business Growth – High Volume (Analyzed) Checking Account Analysis Fees and other service fees shown above*

also apply to MSBs. MSB Fees cannot be offset with compensating balances.

**** Money Service Businesses are required to provide certain documentation evidencing registration with FinCEN and other federal and state government agencies. Failure to provide any such documents in a timely manner (no more than 30 days after the bank requests documents) will result in the Non-Compliance Fee being assessed to each delinquent account or document.*

Other fees may apply to accounts. Please contact your local branch for questions about fees. Prices and rates are subject to change at Bank's discretion. Deposits are insured by the FDIC for up to \$250,000.