

Business Account Products Schedule of Charges - Idaho

Effective February 1, 2021

SELECT BUSINESS CHECKING

Monthly Service Charge	\$10
Check Paid Charge	\$0.30 each
Deposit Charge	\$1.50 each
Checks Deposited Charge	\$0.15 each

Receive a waiver of the monthly service charge, 100 checks paid, 15 deposits, and 200 items deposited free for maintaining a \$2,500 minimum daily balance. To avoid the monthly service charge (including the separate checks paid and deposit charges above) you must maintain an average daily balance of at least \$5,000 each month.

SELECT BUSINESS INTEREST CHECKING

Monthly Service Charge	\$12
Check Paid Charge	\$0.30 each
Deposit Charge	\$1.50 each
Checks Deposited Charge	\$0.15 each

Receive a waiver of the monthly service charge, 75 checks paid, 15 deposits, and 100 items deposited free for maintaining a \$3,500 average daily balance or more each month.

ANALYZED CHECKING

Monthly Service Charge	\$18
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An earnings credit on net available balance is applied to offset the monthly analysis charge. Analysis fees apply.

BUSINESS ATTORNEY CLIENT TRUST

Monthly Service Charge	\$10*
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* Charge is taken from interest earnings

MONEY MARKET AND SAVINGS ACCOUNTS

Money Market and Savings Accounts are allowed up to six (6) covered transfers per calendar month (including pre-authorized debits, online banking transfers, payments to third parties, telephone transfers, and point of sale transactions). There is no limit to the number of withdrawals made in person, by messenger, mail or phone. In the case of phone initiated, mail, and messenger withdrawals, the request must be delivered by mail in a check made payable to the account holder.

Excessive Activity: If there are more than six (6) covered transfers per calendar month we may close your Money Market or Savings Account, take away the ability to transfer and write checks, or convert the account to a checking account that allows more withdrawal activity.

SELECT BUSINESS MONEY MARKET

Monthly Service Charge	\$12*
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* Fee waived with average daily balance of \$3,500

SELECT BUSINESS HIGH YIELD MONEY MARKET

Monthly Service Charge	\$25*
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* Fee waived with minimum daily balance of \$10,000

BUSINESS PLATINUM MONEY MARKET

Monthly Service Charge	\$15*
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* Fee waived with minimum daily balance of \$10,000

SELECT BUSINESS SAVINGS

Quarterly Service Charge	\$5*
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* Fee waived with average daily balance of \$500

Business accounts may be subject to monthly account analysis. This process measures account activity and the services you use against account balances, so that monthly account service charges and/or the costs of services may be partially or entirely absorbed by Sunwest Bank. Check with your branch for details.

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