

# Business Account Services Schedule of Charges

(Effective October 1, 2023)

## BUSINESS ONLINE BANKING

Business Online Banking Fee	\$25/month
Business Bill Payment Fee	Free
Direct Connect for Quicken/Quickbooks	Free
Electronic Statement Fee	Free
Mobile Check Deposit Fee	Free

## DEPOSIT ACCOUNT SERVICES

ATM/Visa Check Card Replacement Fee	\$10 each
ATM/Visa Check Card Replacement Expedited Delivery Fee	\$75 each
Cashier's Check Fee	\$8 each
Checks and Supplies through bank vendor	Varies
Check Cashing Fee (non-client presenting check drawn on Sunwest Bank)	\$10
Counter Check Fee	\$1 each
Deposit Correction Fee	\$10 each
Early Closure Fee (accounts closed within 90 days of opening)	\$25 each
Legal Processing Fee	Minimum \$100 each
Overdraft Deposit Account Transfer Fee (once per day transfer in \$25 increments)	\$10 each
Overdraft and Returned Item (Non-Sufficient funds/NSF)*	\$35 each
Overdraft Interest on Analyzed Accounts	18%
Returned Deposited Item Fee	\$15 each
Redeposited Item Fee	\$15 each
Special Handling of Returned Items – Monthly Base	\$20/account
Request for Verification of Deposit Fee	\$20 each
Stop Payment Fee (order or renewal)	\$30 each
Stop Payment Fee (placed online)	\$20 each
Business Account Statement Paper Copy	\$5/month
Statement handling special request (duplicate, special mailing instructions)	\$10/month
Telephone Transfer Fee	\$15 each

\* Whether item is paid or returned. \$140.00 Maximum per day. For additional information see the section titled "Overdrafts" in the Account Terms and Conditions Disclosure

## CASH & NOTARY SERVICES

Coin Deposited at Branch, Loose	\$7.50 per bag
Coin Deposited at Branch, Rolled	\$0.10 per roll
Coin Furnished at Branch	\$0.10 per roll
Night Deposit Lock Bag	\$50.00 each
Night Deposit Service	\$30.00 per year
Notary Fee CA and UT	\$10.00 each
Notary Fee AZ and ID	\$2.00 each

*Cash Vault Services available upon request. Separate charges will apply*

## RESEARCH SERVICES

Account Research Fee	\$50 per hour
Statement or Check Copy Fee	\$3 each

## COLLECTION SERVICES

Collection, Incoming/Outgoing Fee	25 each
International Collection Fee	\$40 each + exchange rate

## SAFE DEPOSIT BOXES

Safe Deposit Box Rent (Check with local branch for availability)	Varies based on box size
Safe Deposit Box Replacement Key Fee	\$20
Safe Deposit Box Late Fee	\$10/month
Safe Deposit Box Drill Fee	Minimum \$250

# Treasury Management Services

## ONLINE WIRE TRANSFERS

Outgoing Domestic Wire Fee	\$20 each
Outgoing International Foreign Currency Wire Fee	\$45 each
Outgoing International Wire Fee	\$45 each

## WIRE TRANSFER SERVICES (NON-ONLINE BANKING)

Incoming Domestic Wire Fee	\$20 each
Incoming International Wire Fee	\$35 each
Outgoing Domestic Wire Fee	\$30 each
Outgoing International Wire Fee	\$55 each
Outgoing International Foreign Currency Wire Fee	\$55 each
Wires Originated by Fax or Secure Email	\$100 each

*Transactions processed in foreign currency are converted at the current exchange rate, which may be different from exchange rates you see elsewhere. We retain the exclusive right to determine the rate, which will include a spread and may vary depending on multiple factors including, but not limited to; current market conditions, dollar amount, type of currency, your relationship with us, date and time of transaction, transaction type, etc.*

## ADDITIONAL WIRE TRANSFER SERVICES

Drawdown (Reverse Wire)	\$15 each
Return Wire Request Fee	\$30 each
Tax Payments	\$25 each
Research Tracer Requests	\$30 each

## ACH ORIGATION

ACH Origination System Maintenance Fee	\$50/month
ACH Per Item Fee (up to 250 items per month)	\$0.10/item
ACH Per Item Fee (greater than 250 items per month)	\$0.20/item
ACH Returned Item Fee	\$15/item
Notification of Change Fee	\$3 each

## POSITIVE PAY – ACH

Client Setup Fee	\$100
Positive Pay System Maintenance Fee	\$85/month per account

## POSITIVE PAY – CHECK

Client Setup Fee	\$50
Positive Pay System Maintenance Fee	\$65/month per account

## REMOTE DEPOSIT CAPTURE

RDC System Maintenance Fee	\$60/month
Additional Locations Fee (per location)	\$15
Single-Feed Scanner Lease Fee (monthly/scanner – 12 month purchase period)	\$50
Multi-Feed Scanner Lease Fee (monthly/scanner – 12 month purchase period)	\$75
Scanner Purchase Fee	Varies
Per Deposit Fee	\$1.25
Per Scanned Item Fee	\$0.20
Returned Deposited Item Fee	\$15/item
RDC Deposit Correction	\$25/item

## OTHER PROCESSING & ACCOUNT SERVICES

Deposit Account Control Agreement (DACA) setup per account (simple)	\$500 each
Deposit Account Control Agreement (DACA) setup per account (complex)	\$750 each
Deposit Account Control Agreement (DACA) account maintenance	\$150/month
Special Analysis Vendor Payment Fee	\$15/invoice
Sweep Processing Fee	\$100/month per account
Zero Balance Account Processing Fee	\$25/month per account

Revised 10/01/23

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[www.sunwestbank.com](http://www.sunwestbank.com)



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