



SCHEDULE OF ACCOUNT FEES – BUSINESS ACCOUNTS

To obtain current rates, ask a member of our staff, or visit our website: WalpoleCoop.com

DATE _____	Minimum Deposit to Open Account	Monthly Maintenance Fees	Service Charges (Deposits and Checks)	Minimum Daily Balance to Avoid Fees	Minimum Daily Balance to Obtain APY	Interest Rate	Annual Percentage Yield (APY)
Easy Business Checking Account	\$20.00	\$0	None	\$0	N/A		
Business Checking Account	\$20.00	\$5.00	Per Deposit \$0.35 Per Item Deposited \$0.08 Per Check Paid \$0.15	N/A	N/A		
Non-Profit NOW Account	\$20.00	\$1.00	Per Deposit \$0.35 Per Item Deposited \$0.08 Per Check Paid \$0.15	N/A	\$0.01	_____	_____
Interest on Lawyer Trust Accounts (IOLTA)	\$20.00	None	N/A	None	\$0.01	_____	_____
Business Statement Savings Account	\$20.00	None	N/A	N/A	\$0.01		
Minimum balance to earn interest							
\$50,000.00 or more						_____	_____
\$20,000.00 to \$49,999.99						_____	_____
\$10,000.00 to \$19,999.99						_____	_____
\$0.01 to \$9,999.99						_____	_____
Business Money Market Account	\$20.00	\$2.50	N/A	\$1,000.00	\$0.01		
Minimum balance to earn interest							
\$50,000.00 or more						_____	_____
\$20,000.00 to \$49,999.99						_____	_____
\$10,000.00 to \$19,999.99						_____	_____
\$0.01 to \$9,999.99						_____	_____

Account Terms

- Your interest rate and annual percentage yield may change. At our discretion, we may change the rate for your account at any time. There are no maximum or minimum limitations to the amount that this rate may change.
- We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest is credited on the monthly statement end date. If you close your account before interest is credited, you will receive the accrued interest to the close-out date.

For Business Checking Account

- A monthly earnings allowance is calculated at a variable rate of interest on the average balance in your account. This allowance may be sufficient to offset any monthly service charges during the statement cycle.

Miscellaneous Charges

Overdraft Fee:*
Nonsufficient Funds (NSF) or Uncollected Funds – Fee is imposed for overdrafts created by any means, including checks, in-person withdrawals, bill payments, automated clearinghouse, or any other means, as applicable.
NSF Fee (per item) \$ 15.00
An Overdraft Fee may be imposed for each item, whether we pay or refuse to pay the item, when your Available Balance is too low to pay the item. This fee is called an NSF item charge on periodic account statements.

Return Items*
for returned deposited items \$ 7.00

Stop Payments \$ 12.00
Certification \$ 10.00
Treasurer Checks \$ 2.00
Money Orders \$ 1.00

Wire Transfers:
Incoming \$ 10.00
Outgoing \$ 20.00

Check Collection (per item) \$ 12.00
Legal Processing (per garnishment or levy) \$ 20.00
Deluxe Check Order Price varies

Research:
Hourly Rate (per hour) \$ 20.00
Per Copy \$ 5.00
Statement Copies (per statement) \$ 5.00

Business Online & Mobile Banking No monthly fee

Safe Deposit Boxes:
Box Sizes Annual Fees
3x5 \$ 40.00
5x5 \$ 55.00
3x10 \$ 80.00
5x10 \$ 90.00
7x10 \$ 110.00
10x10 \$ 150.00
Lost Safe Deposit Key (each) \$ 15.00
Safe Deposit Drilling \$ 250.00

Wire Manager \$ 25.00/month
Transaction Authorization System (TAS) \$ 25.00/month

Services for Business Checking Accounts Only

Remote Deposit Capture:
First Scanner No charge
ACH Manager \$ 25.00/month

Please note: We are not responsible for ATM "surcharges" that may be imposed by other financial institutions or ATM owners.

*Excluding sole proprietors

