



FEE SCHEDULE

Account Services

Check Printing	Cost varies based on the selected style
NSF – Overdraft Fee.....	\$ 35.00* per item
NSF – Returned Item Fee.....	\$ 35.00 per item
Stop Payment.....	\$ 35.00 per item
Multiple Monthly Statements per Account	\$5.00 per statement
Early Closeout Fee (accounts closed within 60 days of opening).....	\$10.00 per account

*An overdraft fee of \$35.00 will be charged per item for covering overdrafts created by check, in-person withdrawal, or other electronic means.
No overdraft fee will be assessed if overdraft balance is \$-5.00 or less.

Debit Card and ATM Services

ATM Owned by Us	No Charge
ATM Not Owned by Us	
Withdrawals/Transfers (W/D SVC shown on statement)	\$ 2.00 per transaction (<i>Surcharges may apply</i>)
Balance Inquiry (INQ SVC shown on statement)	\$.75 per inquiry
Replacement of Lost/Damaged Card.....	\$ 5.00 per card
<i>(One Replacement Card per year at no charge)</i>	
International Transaction Fee	1% of the US dollar amount of transaction
POS Purchases (PINned)	No Charge
Signature Debit Transactions.....	No Charge

Online Banking

Consumer Access with Bill Pay	No Charge
Non-consumer Access with Bill Pay	No Charge
External Bank Transfer	No Charge
ACH Debit NSF Fee.....	\$ 25.00 per file
Stop Payment - Bill Pay Transaction	\$ 40.00 per item
Enhanced Security – 2-Factor Authentication.....	No Charge

Research

Account Research or Reconciliation Assistance	\$ 20.00 per hour
Check Copy.....	\$ 5.00 per item/page

Wire Transfers

Incoming:	
Domestic and International	\$ 10.00 per wire
Outgoing:	
Domestic	\$ 25.00 per wire
International	\$ 55.00 per wire

Miscellaneous Fees and Charges

Cashier's Check	\$ 7.50 per check
Counter Checks/Deposit Tickets.....	\$1.00 per page
Gift Cards.....	\$3.95 per card
Foreign and Domestic Collections	\$ 10.00 plus cost
Foreign Bank Draft.....	\$ 20.00 plus cost
Garnishment, Attachment or Levy	\$150.00 per order
Dormant Account Fees	\$.83 per month MD/ \$9.00 per month DE and VA
Undeliverable Mail Fee	\$5.00 per month
Commercial Analysis:	
Wrapped Coin Order	\$.20 per roll
Strapped Currency Order.....	\$1.00 per strap

Services

Photocopies	\$ 1.00 per page
Coin Counting (non-customers).....	10% of total

NOTE: In the bank's sole discretion, in lieu of the above itemized fees, the bank may invoice state agency accounts an account service fee of \$15.00 per month.

**MEMBER
FDIC**



Treasury Management Services

ACH Origination*	
Setup Fee.....	\$100
Monthly Fee.....	\$25
Batch Fee.....	\$10 per batch
Positive Pay* (includes both checks and ACH transactions -ACH expected to be available Q23).....	\$75 per month
Remote Deposit Capture* (RDC) <i>customer responsible for cost of scanner</i>	\$40 per month
Lockbox – Cost varies based upon types of payments, requested services and transaction volumes; fees include	
Setup Fee	\$250
Monthly Maintenance Fee.....	\$250
Transaction Fee	\$1.00 per transaction
Post Office Box Annual Renewal.....	\$50 plus box rental fee
Merchant Services Cost varies based upon type of business, payment processing options, and transaction volumes.	
<i>*Fees may be offset by earnings credits/balances in Commerical Analysis Accounts.</i>	

Business Checking and Savings Accounts and Certificates of Deposit

See attached Exhibit A for account options and related service fees.

Managing a business is no easy task, that's why we designed a suite of business checking products to fit the growing needs of your business. We offer multiple options for checking accounts, so you can find the one that's best suited for your business.

Business CHECKING ACCOUNTS

	BUSINESS CHECKING	BUSINESS INTEREST CHECKING	COMMERCIAL ANALYSIS	COMMERCIAL INTEREST SWEEP
If you're looking for...	...a checking account that fits your basic business needs and has limited transaction volume ² each month, then our Business Checking is perfect for you!	...a checking account that can earn money for you by simply maintaining a minimum balance, then our Business Interest Checking account is a great choice for your business!	...a checking account that offers an earnings credit ⁵ that allows you to offset your monthly fees with your account balance. If you have high volume transactions and or cash management needs, then our Commercial Analysis is the best option for your business!	...a checking account that offers an earnings credit ⁵ that allows you to offset your monthly fees with your account balance AND earn interest income on excess balances. If you have high volume transactions and or cash management needs, then our Commercial Interest Sweep could be a great fit for your business needs!
Account Overview	<ul style="list-style-type: none"> All you need is \$500 Average Ledger Balance¹ to avoid a \$8.00 Monthly Service Charge 	<ul style="list-style-type: none"> All you need is \$1,500 Average Ledger Balance¹ to avoid a \$10.00 Monthly Service Charge \$0.15 per item >500 Combined items³ Tiered Interest Rate on Daily Balance⁴ 	<ul style="list-style-type: none"> Earnings credit⁵ may offset fees, including \$15.00 Monthly Service Charge, per item fees, and other fee-based services Non-Interest Bearing Account 	<ul style="list-style-type: none"> Earnings credit⁵ may offset fees, including \$50.00 Monthly Service Charge, per item fees, and other fee-based services Excess balances that are not used to offset fees are swept into an interest-bearing account with a Tiered Interest Rate on Daily Balance⁴

With each of our checking account options, we offer access to the following at no cost to you:

- Online Banking with bill payment
- Mobile Banking with mobile check deposit
- eStatements
- Debit/ATM Card
- Allpoint ATMs (over 55,000 ATMs worldwide)
- Telephone Banking

In addition to providing resources to help you easily access and manage your funds, we also offer optional fee based services to help you optimize cash flow and increase profitability. These services include:

- Remote Deposit Capture
- Positive Pay
- ACH Origination
- Re\$ubmittIt - Electronic Check Recovery Service
- Merchant Card Services
- Wire Transfers

Applicable to all accounts: We require a \$20.00 minimum deposit and a \$10.00 early closing fee if closed within 60 days of opening. Additional details about these products and services can be found on ShoreUnitedBank.com.

¹ Average ledger balance is calculated by adding the principal in the account for each day of the calendar month and dividing that figure by the number of days in the calendar month.
² Bank reserves the right, upon notification to the customer, to convert any accounts that consistently process more than 2,000 items per month to another business checking account product.
³ Combined items include checks deposited, debits and credits.
⁴ The interest rate and annual percentage yield will depend on the average ledger balance in the account, as shown on the Rate Chart. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue on the business day you deposit non-cash items (i.e., checks). Interest will be compounded daily and credited to the account monthly. We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.
⁵ The earnings credit will be calculated by applying the periodic earnings credit rate to the average collected investable balance in the account for the statement period. At our discretion, the periodic earnings credit rate may change at any time. The average collected balance is calculated by adding the principal in the account for each day of the calendar month and dividing that figure by the number of days in the calendar month. The investable balance is the average collected balance reduced by 10%. The earnings credit is limited to the fees assessed for the statement period.



We understand the complexities of running a business. Even with careful planning, unexpected expenses can arise. A business savings account provides immediate access to quickly pay expenses. We offer two savings options for you to consider, both designed to help you achieve your business goals.

Business SAVINGS ACCOUNTS

	BUSINESS SAVINGS	BUSINESS MONEY MARKET
If you're looking for...	... a savings account to earn money for your business, then our Business Savings account is the right business decision!	... a savings account that has the potential to earn more money as your balance increases, then our Business Money Market account is perfect for your business!
Account Overview	<ul style="list-style-type: none"> All you need is \$500 Average Ledger Balance¹ to avoid a \$5.00 Monthly Service Charge Interest Bearing Account² 	<ul style="list-style-type: none"> All you need is \$1,500 Average Ledger Balance¹ to avoid a \$10.00 Monthly Service Charge Tiered Interest Rate on Daily Balance²

With each of our savings account options, we offer access to the following at no cost to you:

- Online Banking
- Mobile Banking with mobile check deposit
- eStatements
- ATM Card
- Allpoint ATMs (over 55,000 ATMs worldwide)
- Telephone Banking

Applicable to all accounts, we require a \$20 minimum deposit and a \$10.00 early closing fee if closed within 60 days of opening. Additional details about these products and services can be found on ShoreUnitedBank.com.

¹ Average ledger balance is calculated by adding the principal in the account for each day of the calendar month and dividing that figure by the number of days in the calendar month
² The interest rate and annual percentage yield will depend on the average ledger balance in the account, as shown on the Rate Chart. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue on the business day you deposit noncash items (i.e., checks). Interest will be compounded daily and credited to the account monthly. We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.



It's never too late to start saving for the future of your business. If you're considering investing in an account that lets you save while watching your money grow, we have options that can help you with your long-term plans.

Business CD

CERTIFICATES OF DEPOSIT (CD)

A certificate of deposit is a time deposit that allows you to simultaneously save money and earn money. It offers a higher interest rate than a regular savings account without the market risk of other investments; therefore, these accounts are ideal for those who wish to minimize risk and do not need instant access to funds.

With a Shore United Bank CD, you choose the term of your investment. Generally, the longer the term length, the higher the interest – so longer terms may yield the best return. However, an early withdrawal penalty may apply if you withdraw funds before the end of the CD term.

If your business has excess reserves, and you're looking for the security of a fixed rate of return, we offer a variety of flexible CDs ranging in terms from 30 days to 60 months. Rates and minimum balance requirements vary by term.

Additional details about these products can be found online at ShoreUnitedBank.com

