

United Bank

Business Fee Schedule

Checking Accounts

Non-Profit Business Checking

Minimum deposit to open	\$100
Minimum balance	\$0
Monthly maintenance fee	\$0

Business Checking Plus

Minimum deposit to open	\$1,000
Minimum balance requirements: \$1,000 daily ledger balance OR \$2,000 average monthly balance	
Monthly maintenance fee if balance falls below required minimum	\$10
250 Monthly Checks	FREE
Checks above 250 are \$0.50 each.	

Analyzed Business Checking

Each month, you will receive an earnings credit calculated on your average collected balance less reserve requirements, and will be used to offset the following expenses:

Monthly maintenance fee	\$18
Per Item Fees:	
Debit	\$0.15
Credit	\$0.30
ACH Items	\$0.15
Deposited Items	\$0.11
Deposit assessment fee per \$100 average monthly ledger balance	\$0.0068
Negative collected balance charge	Prime+4%

Public Fund Checking

Minimum deposit to open	\$100
Minimum balance	\$0
Monthly maintenance fee	\$0

Checking Plus Non-Profit Checking Plus Public Funds

Minimum deposit to open	\$1,000
Minimum balance requirements: \$1,000 daily ledger balance OR \$2,000 average monthly ledger balance	
Monthly maintenance fee if balance falls below required minimum	\$10
250 Monthly Checks	FREE
Checks above 250 are \$0.50 each.	
Dormancy Fee: After 24 months of inactivity	\$10

IOLTA Checking

MAHT Checking

Minimum deposit to open	\$100
Minimum balance	\$0
Monthly maintenance fee	\$0
No dormancy Fees related to this account	

Money Market Accounts

Money Market Investment Account

Minimum deposit to open	\$1,000
Minimum balance requirements: \$1,000 daily ledger balance OR \$2,000 average monthly balance	
Monthly maintenance fee if balance falls below required minimum	\$10
Excessive withdrawal fee: Per item if over 6 per month	\$15
Withdrawals include transfers by telephone, computer, ACH, wire transfer, checks or any pre-authorized or automatic transfers.	

Super Money Market Account

Minimum deposit to open	\$15,000
Minimum balance requirements: \$15,000 daily ledger balance	
Monthly maintenance fee if balance falls below required minimum	\$10
Excessive withdrawal fee: Per item if over 6 per month	\$15
Withdrawals include transfers by telephone, computer, ACH, wire transfer, checks or any pre-authorized or automatic transfers	

Money Market Investment Account – Public Fund

Money Market Investment Account – Non-Profit

Minimum deposit to open	\$1,000
Minimum balance requirements: \$1,000 daily ledger balance OR \$2,000 average monthly ledger balance	
Monthly maintenance fee if balance falls below required minimum	\$10
Excessive withdrawal fee: Per item if over 6 per month	\$15
Withdrawals include transfers by telephone, computer, ACH, wire transfer, checks or any pre-authorized or automatic transfers.	
Dormancy Fee: After 24 months of inactivity	\$10

Super Money Market – Public Fund

Minimum deposit to open	\$15,000
Minimum balance requirements	\$15,000
Monthly maintenance fee if balance falls below required minimum	\$10
Excessive withdrawal fee: Per item if over 6 per month	\$15
Withdrawals include transfers by telephone, computer, ACH, wire transfer, checks or any pre-authorized or automatic transfers.	
Dormancy Fee: After 24 months of inactivity	\$10

Savings Accounts

Platinum Savings

Minimum deposit to open	\$50
Minimum balance	\$0
Monthly maintenance fee	\$0
Excessive withdrawal fee: Per item if over 6 per month	\$5
Withdrawals include transfers by telephone, computer, ACH, wire transfer, or any pre-authorized or automatic transfers.	

Platinum Savings – Non-Profit

Platinum Savings – Public Funds

Minimum deposit to open	\$100
Minimum balance	\$0
Monthly maintenance fee	\$0
Excessive withdrawal fee: per item if over 6 per month	\$5
Withdrawals include transfers by telephone, computer, ACH, wire transfer, or any pre-authorized or automatic transfers.	
Dormancy Fee: After 24 months of inactivity	\$5

Other Fees

Business eBanking & Bill Pay

Small Business eBanking	FREE
Small Business Bill Pay	FREE
Expedited electronic Bill Pay	\$6.00
Expedited Bill Pay by check	\$20.00

Free bill payment applies to only Free Business Checking accounts. Others are subject to \$6.75 monthly fee after first 6 months and \$0.50 charge per bill payment above 15 each month.

Ask us about our enhanced online services for larger businesses.

Debit Cards / ATM Cards

ATM Transactions	
United Bank ATMs	FREE
Sheetz ATMs	FREE
Non-United ATMs	\$2

International Transactions

ATM withdrawals \$2 + up to 2.5% of transaction	
Point of sale transactions up to 2.5% of transaction	

Debit Card & ATM Card Purchases (each)

PIN-based purchase	FREE
Signature-based transaction	FREE
Replacement ATM/Debit Card	\$10

Other fees continue on the next page

[†] Assessed under applicable state law.

United Bank reserves the right to amend the terms and conditions contained herein.

Products/services may be available only in certain markets.

Checking (NOW) accounts consist of two subaccounts. One is non-transactional and the other is to transact business. The non-transactional subaccount cannot be accessed by you, but you agree we may initiate transfers between the subaccounts at no cost to you. The way your account operates or your ability to access funds will not be affected by this. This feature will allow us to service the account more efficiently.

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Business Fee Schedule

Overdraft & Returned Items

Overdrafts (per item)	
NSF return item fee	\$36
Overdraft fee	\$36
Unavailable funds	\$36
Daily continuous overdraft fee (after 5 days)	
.....	\$5

Return Items (per item)

Deposit return item	\$10
Reprocessing of deposit return item...	\$10

Wire Transfers

Wire Transfers (Per Wire Charge) plus any additional correspondent bank charges:

Incoming	\$15
Outgoing Domestic.....	\$25
Outgoing Foreign	\$50
International Wire Investigation.....	\$75

Other Services

Account closing fee	
Account Charge Off Fee	\$25

Checks

Check reject fee (per item)	\$5
Check printout (each).....	\$2
Counter Check (per item).....	\$1
Cashier's Check	\$8
Sight drafts	\$10

Other Services - Continues

Coin and Currency

Coin orders (per roll)	\$0.10
Currency orders (per \$1,000).....	\$0.50
Cash Deposit Processing (per \$1,000)	\$0.50
Coin Processing (per \$100)	\$0.50

Night Drop Processing

Night Deposit (per drop)	\$0.75
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Collection Items

Bond coupon, per envelope charge	\$20
Bond redemption (US Savings Bonds Exempt)	
.....	\$75
Bond return items.....	\$35
Check collection.....	\$20
Foreign check/FRB draft collection.....	\$20
International check exchange	\$75

Dormant Account Fee[†] (per month)

Checking accounts after 12 months.....	\$10
Money Market accounts after 12 months.....	\$10
Savings accounts after 12 months.....	\$5
If account has no deposits or withdrawals and the customer has had no communication with the Bank about the account.	

Research

Research of records (per hour).....	\$25
Individual items (per copy)	\$1+research fee

Duplicate 1099 and 1098.....	\$5
Garnishments, attachments, levies, liens	
.....	\$100
Loan or deposit verification letter.....	\$20
Medallion Signature Guarantee	\$3
Account/statement printout.....	\$5

Mail Hold Fee (per month).....	\$5
Undeliverable Statement Fee (per month).	\$5

Notary Fee

(non-Bank related).....	\$2
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Safe Deposit Box

Drilling, if both keys are lost.....	\$165
Drilling No Show	\$100
Late Pay.....	\$5
Lost Key	\$25
Customer is responsible for any additional costs that involve a third-party vendor.	

Stop Payments

Stop payment.....	\$36
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Transfers

Telephone Transfer Requests.....	\$5
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*****Internal Document*****

Treasury Services Fee Schedule

	Set-Up Fee	Monthly Fee	Per Item	Comments
Informational Services				
Business eBanking - Basic		No charge		
Account Reconciliation		\$ 25.00	No charge	Monthly charge is per account
EDI		\$ 25.00	No charge	Monthly charge is per account
Check Image CD		\$ 40.00	\$ 0.15	
Data Exchange (Cash Express)	Quote needed from FIS	\$ 218.00	No charge	
Controlled Disbursement		\$ 100.00	No charge	
Collection/Disbursement Services				
Business eBanking - Enhanced (ACH/Wire)	\$ 25.00	\$ 35.00	\$ 0.25	
Same Day ACH		\$ 25.00	\$ 0.50	Price is for debit or credit or both
Same Day Emergency ACH (no agreement)			\$ 50.00	Charge per batch/file
Outgoing Wire Transfer (initiated via BeB) - Domestic			\$ 15.00	Must be on AA
Outgoing Wire Transfer (in-person/fax) - Domestic			\$ 25.00	
Outgoing Wire Transfer - International			\$ 50.00	
Incoming Wire Transfers			\$ 15.00	
Remote Deposit Service		\$ 49.00	\$ 0.15	Scanner provided to client
Courier			\$30	per run
Sweeps				
LOC Auto-Borrow		\$ 50.00	No charge	
LOC Auto-Paydown		\$ 50.00	No charge	
Zero Balance Accounting - Master		\$ 15.00	No charge	
Zero Balance Accounting - Sub		\$ 20.00	No charge	
Lockbox Services				
Automated Processing	\$ 100.00	\$ 105.00	\$ 0.18	
Manual Processing	\$ 100.00	\$ 250.00	\$ 0.50	
iRemit Web Portal		\$ 25.00	\$ 0.06	
File Transmission - Per File			\$ 8.00	
Non-processables/Exceptions/Rejects			\$ 0.50	
Fraud Monitoring Services				
Check Positive Pay		\$ 40.00	Issues - \$0.10 Exceptions - \$0.25	Monthly charge is per account
ACH Positive Pay (Debit Filter)		\$ 35.00	No Charge	Monthly charge is per account
ACH Block (Debit or Credit)		\$ 25.00	No Charge	Monthly charge is per account
Savings Services				
Repurchase Account		\$ 100.00	No charge	
Mutual Fund Sweep		\$ 25.00	No charge	
Insured Cash Sweep (ICS)		\$ -	No charge	The bank is charged approximately 11.5bps on balances
CDARS		\$ -	No charge	The bank is charged approximately 11.5bps on balances

Other Services				
Deposit Account Control Agreement	\$ 500	\$ 500.00	No charge	
Money Service Business Account	----	\$ 100.00	No charge	
Account Analysis				
Account Maintenance		\$ 18.00	\$ -	
Checks			\$ 0.15	
Deposit Tickets			\$ 0.30	
Deposited Items			\$ 0.11	
ACH Items (Debits and Credits)			\$ 0.15	
Deposit Assessment Fee per \$100 of average monthly ledger balance			\$ 0.0068	per \$100
Account Analysis ECR				
Standard Earnings Credit Rate	Fixed	0.10%		No approval required
Exception Earnings Credit Rate Tier	Less than \$1MM	0.15%		No approval required
	More than \$1MM	0.20%		
	More than \$5MM	0.25%		
Other ECR Rates				Management approval required
Fees Not Automatically Included in AA				
(Must request Treasury Mgt. Ops add to AA)	Incoming wire fees			
	Outgoing wires (domestic/international)			
	Stop Payment			
	Return Deposit Items			
Internal Document				