

BUSINESS CLIENT SOLUTIONS

(Effective January 1, 2019)

Checking Accounts

- **Biz LINK Checking** - \$100 minimum deposit to open. A fee of \$.40 per item will be assessed for items* over 400 per statement cycle. Free unlimited foreign ATM transactions. Free e-Statements.
- **Community LINK Checking (501c3 or 403b organizations only)** - Not-for Profit interest bearing account. No minimum balance required and no monthly service fee. No paper statement fee. Incoming wire fee waived. Unlimited items per statement cycle. Free unlimited foreign ATM transactions. Free e-Statements.

Savings Accounts

- **LINK Business Money Market** - Tiered interest bearing account. \$2,500 minimum deposit to open. \$2,500 minimum daily balance required in order to avoid a \$10 monthly service fee. Free e-Statements.

Additional Services

Surcharge Free Worldwide (Exchange rates/fees are applicable as charged).....	FREE
e-Statements.....	FREE
Night Depository Services	FREE
Online Banking.....	FREE
Online Bill Payment.....	FREE
Text Banking.....	FREE
ATM/Debit Card Replacement.....	\$5.00
Account Research (Per Hour).....	\$25.00
Account Verification/Confirmation	\$20.00
Balance Checkbook/Account Reconciliation (Per Hour)	\$25.00
Court Order/Garnishment/Levy.....	\$150.00
Direct Connect (Per Month).....	\$15.00
Dual Statement Mailing Request (Per Month).....	\$5.00
Early Account Termination (Less than 90 Days).....	\$20.00
Escheat Fee.....	\$50.00

Excess Transaction Fee (per transaction from any Money Market or Savings)**	\$15.00
Foreign Collection Items	\$20.00 + Costs***
Inactivity Fee (Dormant fee; Per Month)	\$10.00
Checking > 12 months	
Savings/Money Market > 24 months	
Item Processing Fee (Endorsement Errors/Rejects; Per Item)	\$5.00
Official Check (Treasurer's Check)	\$10.00
Overdraft Fee (Insufficient funds charge/uncollected funds charge; Per Item)	\$35.00
Overdraft Sweep Transfer (includes transfers from checking, savings, and money markets; Per Transfer)	\$10.00
Paper/Print Statement Fee (Per Month)	\$2.00
Pop Money (Per transaction)	\$1.00
Returned Deposited Item (Per Item)	\$15.00
Statement Reprint/Interim Statement Cycle Fee	\$5.00
Stop Payment (Per Item)	\$25.00
Telephone Verbal Transfer Fee	\$5.00
Temporary Checks (Set of 3 Checks)	\$1.00

Wire Transfer

Incoming Domestic or International	\$15.00
Outgoing Domestic	\$30.00
Outgoing Foreign	\$50.00

***Items are: credits, deposited items, checks, in-person withdrawals, and electronic payments.**

**** Per Federal Regulation, you may make no more than six preauthorized withdrawal, automatic, Internet, or telephone transfers, checks drafts, debit card or other similar transactions from your account per statement cycle. Transactions in excess of six will result in a fee per transaction. Exceeding the transaction limit on a regular basis, could cause the account to be changed or closed.**

*****Costs include fees incurred from the Bank of Collection**