

Effective October 1, 2018

Business Checking Accounts

	Corporate*	Business Essentials	Business Essentials Plus	Business Relationship Checking Level 1	Business Relationship Checking Level 2	My Business
Monthly Service Charge	\$8	\$10 ¹	\$10 ¹	\$15	Waive \$15 monthly service charge & up to five \$10 Business Essentials monthly charges in the package	\$5 ²
Minimum Daily Balance to Avoid Service Charge	n/a	\$1,500	\$2,500	n/a	\$10,000 in daily deposit balance ⁴ or \$25,000 in combined daily deposit balances ⁵ or \$250,000 in combined commercial loan balances ⁶	n/a
Interest Bearing	Earnings credit	No	Yes	No		No
Cash Deposited	\$0.06 per \$100	First \$5,000 included, then \$0.06 per \$100		First \$5,000 included, then \$0.06 per \$100		First \$1,000 included, then \$0.10 per \$100
Debits/Checks Paid	\$0.12 per debit/check	First 150 combined items included, then \$0.35 per item		First 400 combined items included, then \$0.35 per item		First 50 combined items included, then \$0.50 per item
ACH	\$0.15 per ACH/credit					
Items Deposited	\$0.06 per deposited item					
Per Deposit Fee	\$0.20 per deposit	n/a		n/a		n/a
Lockbox Items Deposited	\$0.06 per lockbox item	\$0.06 per lockbox item		\$0.06 per lockbox item		\$0.06 per lockbox item
Remote Deposit Capture (RDC) Items Deposited	\$0.06 per RDC item	\$0.06 per RDC item		\$0.06 per RDC item		\$0.06 per RDC item
Non-Peoples Bank & Non-MoneyPass [®] ATM Fees	\$1.50 Peoples Bank fee - same day refund ⁷ . ATM owner fee may apply.	\$1.50 Peoples Bank fee. ATM owner fee may apply.		All Accounts in package: \$1.50 Peoples Bank fee - same day refund ⁷		\$1.50 Peoples Bank fee - same day refund ³ . ATM owner fee may apply.
International Transaction Fee (debit card)	1% transaction fee -same day refund ⁷	1% transaction fee		All accounts in package: 1% transaction fee -same day refund ⁷		1% transaction fee - same day refund ³

Savings and Money Market Accounts

ACCOUNT NAME	Minimum to Open	Minimum Daily Balance Required	Monthly Service Charge if low Minimum	Items Deposited	Transaction Fees
Business Money Market Checking	\$100	\$2,500	\$10 ¹	First 50 items included, then, \$0.25 per item deposited	\$5.00 per each excessive transaction. ⁸ Unlimited branch and ATM withdrawals.
Business Savings	\$100	\$500	\$3 ¹	n/a	\$5.00 per each excessive transaction. ⁸ Unlimited branch and ATM withdrawals.
Business Premium Savings	\$100	\$25,000	\$15 ¹	n/a	\$5.00 per each excessive transaction. ⁸ Unlimited branch and ATM withdrawals.

*The use of uncollected funds is charged at Prime + 3%.

¹Service charge is assessed if your account balance falls below the minimum balance at any time during the statement cycle.

²Service charge is waived with Personal Relationship Checking and My Business eStatement enrollment.

³If the account is linked to a Personal Relationship Checking account, account Average Balance Cycle to Date must be positive for refunds to apply, the fee will appear on your statement and then a credit will appear the same business day the transaction is processed.

⁴Uses average daily balance in primary account.

⁵Calculated by adding together the average daily balance for each deposit account enrolled in the package.

⁶Calculated by adding together the current principal balance on the last day of the qualification cycle for each loan account enrolled in the package.

⁷Account Average Balance Cycle to Date must be positive for refunds to apply, fee will appear on your statement and then a credit will appear the same business day the transaction processed.

⁸Transfers to another account or third party by check, preauthorized, automated or telephone transfers are limited to 6 per statement cycle.



MISCELLANEOUS FEE SCHEDULE

Effective January 17, 2019

Refer to your Account Disclosure for product specific fees.

ATM and Debit Cards		Personal Online Banking	
Peoples Bank Debit Card (Visa® Debit Card)		Inquiry Only	No Charge
Withdrawal Fee - Non-Peoples Bank/Non-MoneyPass® ATM (each)	\$1.50	Bill Payment	Free
International Transaction Fee (each)	1%	Inactivity Fee (per month)	\$2.50
Peoples Bank Cash Card (ATM Card)			
Withdrawal Fee - Non-Peoples Bank/Non-MoneyPass® ATM (each)	\$1.50	Business Manager Online Banking	
		See Business Manager Fee Schedule for product and pricing information	
All Account Types			
Deposited Item Returned (per item)	\$5.00	Miscellaneous Service Charges	
Deposited Item Returned - Canadian Item (per item)	\$25.00	Amortization Schedule - All Types (each)	\$10.00
Stop Payment (each)	\$33.00	Check Printing	Varies by style/quantity
Stop Payment for Foreign Draft (each)	\$75.00	Collection Fee (per item)	\$10.00
Garnishment/Levy (each)	\$75.00	Copies (each)	\$0.25
Night Depository	No Charge	Counter Checks (per sheet of 4)	\$2.00
Deficit Transfer (each)	\$5.00	Drafts	
Custom Processing	Ask for Quote	Cashiers Check (each)	\$7.00
		Canadian Draft (each)	\$10.00
Checking, Money Market and Savings		Other Foreign Draft (each)	\$10.00
Overdraft Item Fee ¹ (per item)	\$35.00	Fax Services	
Returned Item Fee ¹ (per item)	\$35.00	Outgoing - First Page	\$4.00
Additional Statement (each), waived for Savings Accounts	\$3.00	Outgoing - Additional Page (each)	\$1.00
		Foreign Currency Orders	
Savings Accounts		Bank Buys from Customer (per order)	\$15.00
Account Closure Fee	\$5.00	Bank Sells to Customer (per order)	\$15.00
(Accounts closed in the first 90 days)		Non-Customer Coin	
		Per Roll	\$0.25
IRA Outgoing Transfer Fee (each)	\$30.00	Notary Service	
		Customer	No Charge
Express Credit Line Annual Fee	\$24.00	Non-customer (per visit)	\$10.00
		Undeliverable Mail Fee (per month)	\$5.00
Research			
Copy of Statement (each)	\$2.00	Safe Deposit Boxes	
Copy of Check (safekeeping) (each after first 2)	\$2.00	Box Dimensions	Annual Fee
Copy of Check (non-safekeeping) (each)	\$2.00	2 1/2 x 5	\$30.00
Copy of Deposit		3 x 5	\$35.00
First 5 items	\$2.00	4 x 5	\$35.00
Additional Items (each)	\$1.50	5 x 5	\$45.00
All Other Requests (per hour)	\$24.00	3 x 10	\$50.00
Minimum Research Fee	\$10.00	5 x 10	\$60.00
		6 x 10	\$65.00
Wire Transfers		7 x 10	\$75.00
Fee - Domestic Wire Out (initiated in branch) (each)	\$25.00	10 x 10	\$95.00
Fee - Domestic Wire Out (Business Manager initiated) (each)	\$20.00		
Fee - International Wire Out (initiated in branch) (each)	\$40.00	Key Deposit (per box)	\$8.00
Fee - International Wire Out (Business Manager initiated) (each)	\$35.00	Minimum Drilling Fee (per box)	\$100.00
Fee - Domestic Wire In (each)	\$15.00		
Fee - International Wire In (each)	\$15.00		

¹This fee is waived for items of less than or equal to \$5.00 or if your available balance at the end of the day is overdrawn \$5.00 or less. The maximum number of these fees that can be charged to your account in a business day is six.



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Peoples Bank