

## Business Fee Schedule

Effective January 1, 2024

<b>Online Banking/Mobile Banking</b>	<b>Free</b>
<b>ATM Cash/Check Card</b>	
AB&T ATM Transaction Fee	<b>Free</b>
Non-AB&T ATM Transaction Fee <sup>1</sup>	<b>\$2</b>
Re-issue Card Fee	<b>\$10</b>
International Debit Card Transaction Fee	<b>1%</b>
<b>Bank Money Order</b> <i>Bank customers only</i>	<b>\$7</b>
<b>Overdraft Charge</b> <sup>2</sup>	<b>\$35</b> per item, \$210 daily limit
<b>Continuous Overdraft Charge</b>	<b>\$25</b> for 5 Business Days Cont'l OD
<b>Return Check Charge</b> <sup>2</sup>	<b>\$35</b> per item, \$210 daily limit
<b>Stop Payment Request</b>	<b>\$35</b> per item
<b>Wire Transfer Fee</b>	
Outgoing Domestic Wire Transfer	<b>\$30</b>
Incoming Domestic/International Wire Transfer	<b>\$15</b>
Outgoing International Wire Transfer	<b>\$50</b>
<b>Safe Deposit Box Fee</b>	<b>Varies by size/location</b>
<b>Safe Deposit Drilling (lost key)</b>	<b>Market Price</b>
<b>Deposit Return (Rtrn) Charge</b> <sup>3</sup> <i>Not drawn on AB&amp;T</i>	<b>\$5 each</b>
<b>Undeliverable Mail</b>	<b>\$5</b> per month
<b>Dormant Account Charge</b> <i>Dormant = no activity for 12 months</i>	<b>\$10</b> per earnings cycle on balances below \$500
<b>Premature Closing Account Fee</b> <i>If account closed within 90 days</i>	<b>\$25</b>
<b>Account Research/Reconcile</b>	<b>\$50</b> per hour, \$25 minimum
<b>Statement Printout Request</b>	<b>\$1.00</b> per page
<b>Notary Stamp</b> <i>(non-customer)</i>	<b>\$10</b>
<b>Medallion Stamp</b> <i>(non-customer)</i>	<b>\$50</b>
<b>Levy and Garnishment Fee</b>	<b>\$50</b>
<b>Collection Charge</b>	<b>\$20</b>
<b>Loan Modification/Deferral Fee</b>	<b>\$100</b>

<sup>1</sup> Owner of machine may assess fee.

<sup>2</sup> The return item charge and overdraft charge of \$35 per item will apply to overdrafts created by check, in person withdrawals or pre-authorized ACH debits.

<sup>3</sup> Accounts opened at Minnesota Branches - Deposit Return (Rtrn) Charge is \$4.

## Business Checking Account Type Charges

<b>Non-Profit Checking</b>	<b>No Charge</b>
<b>Totally Free Business Checking</b>	<b>500 items free</b> \$0.25 each over 500 items
<b>Business Interest Checking</b> <i>\$5 fee if daily balance falls below \$5,000 monthly.</i>	<b>500 items free</b> \$0.25 each over 500 items
<b>Business Checking</b>	<b>Analysis Fees and Earnings Credit offset</b>
<b>Earnings Credits</b>	<b>0.25%</b>
<b>Deposits</b>	<b>\$0.20</b> per deposit
<b>Deposited Items</b>	<b>\$0.05</b> per item
<b>Checks</b>	<b>\$0.10</b> per item
<b>Excessive Cash-In Charge</b>	<b>\$1.50</b> per \$1,000.00

## Business Savings Account Type Charges

<b>Business Savings</b> <i>\$5 service charge if average daily balance falls below \$100 during earnings cycle.</i>
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## Business Solutions +PLUS Fees

<b>Mobile Banking +PLUS App</b>	<b>Free</b>
<b>Mobile Deposit +PLUS</b>	<b>Free</b>
<b>+PLUS Service Charges For All Business Account Types</b>	
<b>ACH Management</b>	<b>\$20</b> per month
Returned ACH	<b>\$5</b> each
ACH Mgr Batch Fees	<b>\$5</b> per batch
ACH Mgr Item Fees	<b>\$0.05</b> per item
Same Day ACH Item Fees	<b>\$5</b> per item (additional)
<b>Merchant Source Capture</b>	<b>\$35</b> per month
Bank provided machine	<b>\$60</b> per month
Deposited Items	<b>\$0.05</b> per deposit
<b>Bill Pay +PLUS</b>	<b>\$10</b> per month
<b>Check Positive Pay</b>	<b>\$25</b> per month
<b>ACH Positive Pay</b>	<b>\$50</b> per month
<b>ACH Debit Block</b>	<b>\$15</b> per month
<b>Wire Manager</b>	<b>\$10</b> per month
<b>Outgoing Wire</b>	<b>\$25</b> Domestic <b>\$45</b> International
<b>+PLUS Token Replacement Fee</b>	<b>\$20</b> per token
<b>Lockbox Processing Services</b> <i>Contact Treasury Services Officer for business specific pricing.</i>	<b>*Price varies</b> depending on business needs.
<b>ACH Addenda Reporting; Digital delivery</b>	<b>\$50</b> per month

## Business Custom Solutions

<b>Money Service Business Compliance Fee</b>	<b>\$250</b> per month
<b>Excessive Cash-Out Charge</b>	<b>\$1.50</b> per \$1,000.00
<b>Deposit Account Control Agreements</b>	<b>\$200</b> one-time implementation fee