Western Alliance Bank®

Member FDIC

Business Banking and Related Services
Schedule of Fees and Charges
Effective October 1, 2026

General Fees	
Closing Fee (within 90 days of opening)	$25.00
Bank Supplies (e.g. checks, deposit slips, endorsement stamps)	*At Cost*
Cashier's Check	$10.00
Counter Check	$1.00
Non-Customer Check Cashing Fee (Fee will be waived for check under $50)	$10.00
Charge Back Fee (per item)	$12.00
Return Deposited Item Report (per relationship)	$15.00
Check Reorder	Varies by quantity and style
Excess Withdrawal Fee (Savings)[1]	$15.00
Excess Withdrawal Fee (Money Market) [1]	$25.00
Disbursement Fee (per transaction)[2]	$25.00
Dormant Account Fee (per month)	$5.00
Paper Statement Fee (per account)	$10.00
Paper Statement Fee with printed check images (per account)	$15.00
Duplicate Statement (per statement)	$10.00
Postage Expense / Special Mailing Request	*At cost*
Stop Payment (In branch)	$30.00
Stop Payment (Online)	$20.00
Transfer Charge[3] (per auto overdraft transfer)	$5.00
Verification of Deposit	$20.00
RTP Credits In (per item)	
RTP Debits Out (per item)	
Additional Account Monthly Maintenance Fee[4]	
Up to 2 or 4 accounts	No cost
Each additional account over 2 or 4	$10.00
Cash Services	
Coin Supplied (per roll)	$0.15
Coin Supplied (per box)	$5.00
Currency Supplied – Branch (per $1,000)	$1.30
Currency Deposited – Branch (per $1,000 over $3,000 deposited monthly)	$3.00
Wire Transfers	
Domestic Wire Incoming Fee[9]	$16.00
Foreign Exchange Wire Incoming Fee[9]	$16.00
International USD Wire Incoming Fee[9]	$16.00
Domestic Online Wire Outgoing Fee	$35.00
International USD Online Wire Outgoing Fee	$50.00
International FX Online Wire Outgoing Fee[5]	$50.00
Domestic Wire Outgoing Fee	$55.00
Foreign Exchange Wire Outgoing Fee	$65.00
International USD Wire Outgoing Fee	$65.00
Wire Notification Email or Fax (per month)	$5.00

Western Alliance Bank®

Member FDIC

Business Banking and Related Services
Schedule of Fees and Charges
Effective October 1, 2026

Non-Sufficient Funds (NSF) and Overdraft (OD) Fees[6]	
NSF Item Paid Fee (per item, no maximum)	$35.00
NSF Item Return Fee (per item, no maximum)	$35.00
OD Fee $10.00 per day, beginning on the 2nd business day after the account becomes overdrawn (excludes weekend and bank holidays) continuing until the account has a positive balance	$10.00
Fraud Prevention Services[7]	
ACH Debit Block	$20.00
ACH Positive Pay	$20.00
Reverse Positive Pay	$25.00
Positive Pay	$40.00
Payee Positive Pay Add-On	$15.00
Small Business Fraud Bundle (Reverse Positive Pay AND ACH Positive Pay)	$35.00
Positive Pay Exceptions	$3.00
ACH Positive Pay Exceptions	$3.00
Positive Pay Issued Items (per item) Additional: $.08 applied with Payee Positive Pay	$0.13
Business Advantage Additional Add-On Services & Solutions	
Remote Deposit Capture (No fee for first account, $10 per account up to 3 additional may be added)	
ACH Services (credit & debit) $25 monthly per account; including 50 originated items $1 per item over 50, $1.50 per same-day items	$25.00
ACH Notice of Change (per item)	$5.00
ACH Orig Cr/Dr Returns (per item)	$8.00
ACH File Deleted/Reversed	$35.00
ACH Item Deleted/Reversed	$25.00
Collections	
Bond Coupons	$20.00
Documentary Collection	Inquire - $200 min per transaction
Domestic Incoming / Outgoing	$22.00
Foreign Incoming	$50.00
Foreign Outgoing (all countries / currencies)	$50.00
Legal Process	
Legal Process	As applicable
Research and Copies	
Research Per Hour / Minimum one hour	$40.00
Check Image and Photocopies (per copy)	$3.00
Interim Statement	$5.00
Safe Deposit Boxes (inquire for size and availability)	
2X5 Annually	$25.00
3X5 Annually	$30.00
3X10 or 5X5 Annually	$50.00
5X10 Annually	$60.00
10X10 Annually	$150.00
15X15 Annually	$200.00
Key Deposit (refunded with return of both keys)	$20.00
Lost Single Key	$25.00
Forcible Entry	At Cost

Western Alliance Bank®

Member FDIC

Business Banking and Related Services
Schedule of Fees and Charges
Effective October 1, 2026

SMALL BUSINESS ADVANTAGE ADD-ON SERVICES & SOLUTIONS[8]

Small Business Essentials Bundle: Small Business Advantage customers who enroll in two or more of the following services—ACH services, Remote Deposit Capture, ACH Positive Pay, Check Positive Pay, Payee Positive Pay, or Reverse Positive Pay—will receive monthly discounts. When this requirement is met, each enrolled service will cost $25.00 per account per month.

ACH Services (credit & debit)	$25.00
ACH Credit Items: Up to 25 Items	No cost
Over 25 items (per item)	$0.20
ACH Same Day Credit Items: Up to 25 Items	No cost
Over 25 items (per item)	$1.50
ACH Notice of Change (per item)	$5.00
ACH Orig Cr/Dr Returns (per item)	$8.00
ACH File Deleted/Reversed	$35.00
ACH Item Deleted/Reversed	$25.00
Fraud Prevention: ACH Positive Pay, Check Positive Pay, Payee Positive Pay or Reverse Positive Pay	$25.00
Positive Pay Issued Items (per item) Additional: $.08 applied with Payee Positive Pay	$0.13
Exception Items	$3.00
Remote Deposit Capture	$25.00
Deposits processed via Remote Deposit Capture up to 25 deposits	No cost
Per deposit over 25	$1.30

[1]*Excess Withdrawal Fee* applies to all withdrawals and transfers (excludes ATM transactions) in excess of 6 per monthly statement cycle. [2]One penalty free withdrawal available after 30 days of initial deposit. More than one withdrawal is subject to a Disbursement Fee of $25 per transaction, plus early withdrawal penalty will be assessed. [3] *Transfer Charge* is applicable to the automatic overdraft option that transfers balance from an account designated at set up. This service is neither a credit line nor a credit-based transfer product. [4]Only available on Business Advantage (4+ accounts) and Small Business Advantage (2+ accounts) accounts. [5]International FX online outgoing wire is $40 for Business Advantage Checking and Small Business Advantage Checking. [6]The *Total Overdraft* Fees on your bank statement includes NSF Paid Item Fees and Overdraft Fees (Daily). The *Total Returned Item Fees* on your bank statement includes NSF Item Return Fees. The NSF and Overdraft Fee(s) will only be charged if the account is overdrawn by $10.00 or more. NSF and Overdraft Fee(s) will be assessed when checks, in-person withdrawals, electronic debit transactions and by other electronic means (if applicable) are presented against an account with non-sufficient funds and/or overdraw an account balance. [7]Only available on Business Checking, Business Interest Checking, Community Alliance Checking, Community Alliance Interest Checking, and Business Advantage Checking. [8]Small Business Essentials Bundle is available exclusively with Small Business Advantage accounts. Bundle discounts apply when two or more qualifying services are selected. For further details, contact your Relationship Manager or Treasury Management Sales Officer. [9]First two incoming wires waived Small Business Advantage accounts only.