

Business Banking and Related Services
SCHEDULE OF FEES AND CHARGES
Effective June 3, 2025

GENERAL FEES	
Closing Fee (within 90 days of opening)	\$ 25.00
Bank Supplies (e.g. checks, deposit slips, endorsement stamps)	<i>At Cost</i>
Cashier's Check	\$ 10.00
Counter Check	\$ 1.00
Charge Back Fee (per item)	\$ 12.00
Check Reorder	<i>Varies by quantity and style</i>
Excess Withdrawal Fee (Savings) ¹	\$ 15.00
Excess Withdrawal Fee (Money Market) ¹	\$ 25.00
Disbursement Fee (per transaction) ⁵	\$ 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	<i>At cost</i>
Stop Payment (In branch)	\$ 30.00
Stop Payment (Online)	\$ 20.00
Transfer Charge ² (per auto overdraft transfer)	\$ 5.00
Verification of Deposit	\$ 20.00
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	\$ 16.00
Foreign Exchange Wire Incoming Fee	\$ 16.00
International USD Wire Incoming Fee	\$ 16.00
Domestic Online Wire Outgoing Fee	\$ 35.00
International USD Online Wire Outgoing Fee	\$ 50.00
International FX Online Wire Outgoing Fee ⁶	\$ 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
NON-SUFFICIENT FUNDS (NSF) AND OVERDRAFT (OD) FEES³	
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 weekends and Bank holidays) continuing until the account has a positive balance
FRAUD PREVENTION SERVICES⁴	
ACH Debit Block	\$ 20.00
ACH Positive Pay	\$ 20.00
Reverse Positive Pay	\$ 25.00
Small Business Fraud Bundle (Reverse Positive Pay AND ACH Positive Pay)	\$ 35.00

¹ Excess Withdrawal Fee applies to all withdrawals and transfers (excludes ATM transactions) in excess of 6 per monthly statement cycle.

² 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.

³ 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.

⁴ Only available on Business Checking, Business Interest Checking, Community Alliance Checking, Community Alliance Interest Checking, and Business Advantage Checking.

⁵ 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. ⁶ International FX online outgoing wire is \$40 for Business Advantage Checking.



Western Alliance
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Positive Pay Exceptions	\$	3.00
ACH Positive Pay Exceptions	\$	3.00
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 Pre-Fund (credit only) \$25 monthly per account; including 50 originated items \$1 per item over 50	\$	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	