

**APPLE SIMPLEVALUE BUSINESS CHECKING® ACCOUNT SCHEDULE OF CHARGES**

This summary of charges is designed to familiarize you with those most typically incurred by BusinessValue Checking Accounts.

**Service Charges**

<b>SimpleValue Business Checking®</b>	
Monthly Maintenance – Average Monthly Balance - \$5,000 or more	No charge
Monthly Maintenance – Average Monthly Balance – less than \$5,000	\$15.00
Up to 200 Combined Monthly Transactions	No charge
Each Check Paid*	0.15
Each Deposit*	0.15
*Per transaction charge if combined monthly transaction volume is more than 200. Combined transaction volume: Each check paid and each deposit processed.	

**Direct Charges**

Items which are charged at the time you incur or request them.

<b>SimpleValue Business Checking</b>	
Account Research/Transcript/Reconciliation – per hour	\$40.00
Cancelled Stop Payment Order	10.00
CD-Rom Statement (includes front/back paid check images) – per monthly statement	10.00
Check Printing Fee	Varies with Check Selection
Checks Returned For, or Paid Against, Uncollected Funds or Insufficient Funds, including ACH/EFT debits – per item*	35.00 (maximum 6 item fees per day)
Collection of Foreign Checks – per item*	40.00
Credit Investigation	By the hour
Documentation Production/Subpoena Compliance (where legally permissible, the Bank will charge the differential between statutory payments and standard bank charges for document production required by a subpoena, summons, etc.) – per action	Varies
Each Check Presented for Payment by Non-Depositor	5.00
Each Coupon Envelope	10.00
Incoming Wire -- per wire	15.00
Incoming Wire – Research Required – per wire	25.00
Legal Process – per action	150.00
Medallion Signature Guarantee	25.00
Night Drop – per bag	2.00
Non-Sufficient Funds (ATM/POS Transactions Paid against Non-Sufficient Funds) – per item	35.00 (maximum 6 item fees per day)
Outgoing Wire (Domestic) – per wire*	30.00
Outgoing Wire (Foreign) – per wire*	40.00
Copy of Paid Checks, Prior Statements – per item	7.50
Returned Mail (Handling Charge for Undeliverable Statements) – per first return	25.00
Rolled Coins – Bought, sold, deposited or withdrawn – each roll	0.10
Signature Guarantee	5.00
Standard Bank Confirmation (Verification of Deposit, Loan or Other Account Information) – per request	25.00
Stop Payment Order	35.00
Uncollected/Dishonored Deposited Items (Checks Negotiated through Us, Drawn on Other Banks, which are Returned Unpaid) – per item	10.00
*Exclusive of any other fees or service charges assessed by intermediaries.	