

Business Lending Fee Schedule

Effective February 1, 2023

	UNSECURED			SECURED	
	Business PowerLine SM	ProTecLine SM	Business Term Loan	Business PowerLine SM	Business Term Loan
Application Fee	\$100 for \$50,000 or less 0.25% of commitment amount over \$50,000 Payable when credit facility is established				
UCC Filing and Search Fees	N/A			In state: Up to \$165 \$41 continuation fee every 5 years Out of state: Up to \$415 Up to \$150 continuation fee every 5 years	
Annual Fee	\$50 for \$50,000 or less 0.25% of commitment amount over \$50,000	N/A		0.25% of commitment amount (maximum of \$500)	N/A
	Payable when credit facility is renewed annually				
Late Payment Fee	6% of unpaid payment amount (minimum \$5; maximum \$15)			5% of unpaid payment amount (no minimum or maximum)	
Returned Item Fee*	\$30 per item				
Statement Copies*	\$5 per statement				
Research Fee*	\$35 per hour or a fraction thereof				
Stop Payment Fee*	\$30 per item	N/A			

PRODUCT DISCOUNTS*

Biz Plus Checking:

Business PowerLine Discount: \$50 off the application fee and annual fee.

Business Term Loan Discount: \$50 off the application fee.

Biz Deluxe Checking:

Business PowerLine Discount: \$100 off the application fee and annual fee.

Business Term Loan Discount: \$100 off the application fee.

*Fees subject to review and change. Any service not listed above will be billed at the prevailing rate. Product discount may be applied once per credit facility regardless of the number of checking accounts. Please see the Business Deposit Account Terms and Conditions for more information.