

# BUSINESS ACCOUNT FEES & SERVICE CHARGES Effective February 1, 2024

## DEPOSIT

Account closing (90 days from open date)	\$ 15.00
Collection fees (customer only)	
Outgoing & incoming	\$ 20.00
Canadian Check Collection	1.00%
Dormant account (per month <sup>1</sup> )	\$ 15.00
Excessive transactions	
Money Market Account (per month)	\$ 10.00
Savings Account (per transaction)	\$ 3.00
Garnishment/Execution/Levies	\$ 250.00
Interim statement (ATM/Branch)	\$ 2.00
Non-Sufficient Funds/Overdrafts	
For each item	\$ 35.00
Accounts overdrawn 4 or more consecutive days will be subject to a daily fee	\$ 5.00
Overdraft protection transfer	\$ 10.00
Privately printed checks reject charge fee (per check)	\$ 1.00
Return deposited item	\$ 12.00
Return Mail (per month)	\$ 5.00
Remote Deposit Capture	\$ 60.00
Stop payment	\$ 35.00

## RESEARCH

Per hour (one hour minimum, plus costs below)	\$ 30.00
Per check image	\$ 3.00
Per statement copy	\$ 10.00
Balancing (per hour)	\$ 30.00

## ATM DEBIT CARD

Inquiry or transactions at non-Seacoast ATMs	\$ 2.50
Foreign Transaction Fee	1.00% <sup>2</sup>

## WIRE TRANSFER

Domestic	
Outgoing (In branch and wire room assisted)	\$ 37.00
Outgoing (Online)	\$ 15.00
Incoming	\$ 15.00
International	
Outgoing (In branch and wire room assisted)	\$ 55.00
Outgoing (online) USD	\$ 30.00
Outgoing (online) foreign currency	\$ 40.00
Incoming	\$ 19.00
Verification	\$ 5.00
Return Wire fee	\$ 20.00
Business Online Banking Wire Module	\$ 30.00

## DEPOSIT BASIC ACCOUNT ANALYSIS

Monthly Maintenance Fee <sup>3</sup>	\$ 17.00
Deposit Assessment Fee	0.125%
Negative Collected Balance Charge <sup>4</sup>	PRIME + 3.5%
Checks Paid	\$ 0.15
Deposits	\$ 0.35
Items Deposited	\$ 0.14
Preauthorized Credit	\$ 0.40
Preauthorized Debit	\$ 0.20

## ONLINE BANKING & SERVICES

Business Online Banking (up to 10 accounts)	No Cost
Business Online Banking Plus (up to 10 accounts)	\$ 25.00
Additional online accounts (over 10)	\$ 7.00
Hard Token Fee	\$ 100.00
Soft Token Fee	No Cost

## ACH SERVICES

ACH File	\$ 12.00
ACH Item	\$ 0.20
Same Day ACH Item	\$ 1.50
ACH Notification of Change	\$ 3.00
ACH Return	\$ 7.00
Business Online Banking ACH Module	\$ 30.00

## POSITIVE PAY/FRAUD PREVENTION

Check Positive Pay	\$ 40.00
Additional Accounts	\$ 25.00
ACH Positive Pay	\$ 40.00
Additional Accounts	\$ 25.00
Reverse Positive Pay	\$ 40.00
Additional Accounts	\$ 25.00
ACH Debit Block	\$ 15.00
ACH Credit Block	\$ 15.00

## SWEEP SERVICES

Repurchase Sweep	\$ 100.00
MMDA & FDIC Extended Insurance Sweep	\$ 175.00
Credit Sweep	\$ 125.00
ZBA Sweep Per Master Account	\$ 35.00
ZBA Sweep Per Sub Account	\$ 15.00

## DATA EXCHANGE

Data Exchange Transmission Set-Up	\$ 1500.00
Prior Day BAI Reporting/Month (Q2)	\$ 135.00
Prior Day BAI Reporting/Account (Q2)	\$ 65.00
Prior Day BAI Reporting/Month (FIS)	\$ 135.00
BAI Reporting Per Account (FIS)	\$ 65.00
BAI Reporting Per Transmission (FIS)	\$ 10.00
Prior Day BAI Reporting/File (FIS)	\$ 5.00
Prior Day BAI Reporting/Field (FIS)	\$ 0.12
New Destination One-Time Setup Fee (FIS)	\$ 1,500.00
Intra Day BAI Reporting Per Month (FIS)	\$ 175.00
Intra Day BAI Reporting Per File (FIS)	\$ 7.00
Intra Day BAI Reporting Per Field (FIS)	\$ 0.16
Custom BAI File Fees (FIS)	Varies
Secure File Transmission Per Month (ACH, Pos.Pay, ICL)	\$ 135.00
EDI Reporting Per Account	\$ 30.00
Image Cash Letters (ICL) Deposit Service	\$ 135.00

## ACCOUNT RECONCILIATION

Full Account Recon Maintenance	\$ 150.00
Partial Account Recon Maintenance	\$ 55.00
Deposit Account Recon Maintenance	\$ 55.00

## BUSINESS ACCOUNT FEES & SERVICE CHARGES - Continued

### ASSOCIATION BANKING

Association Banking Set-Up	\$ 500.00
Association Banking Receivables Monthly Fee	\$ 275.00
Association Banking Related Account Set-Up	\$ 150.00
Association Banking Programming per Hour	\$ 165.00

### LOAN

Reamortization schedule	\$ 250.00
Mortgage Payoff Processing Fee	\$ 25.00
Research per hour	\$ 30.00
Research per photocopy	\$ 1.00
Subordination Agreement	\$ 195.00
Faxed	\$ 15.00

### LOCKBOX SERVICES

Lockbox	Quoted
---------	--------

### OTHER TREASURY MANAGEMENT SERVICES

Controlled Disbursement Set-Up Fee	\$ 25.00
Controlled Disbursement First Account	\$ 150.00
Controlled Disbursement Additional Accounts	\$ 100.00
Controlled Disbursement Per Item Fee	\$ 0.15
Virtual Vault	\$ 150.00
Deposit Account Control Agreement	
(DACA) Set-Up Fee	\$ 1500.00
(DACA) Per Account Monthly Fee	\$ 325.00
Hybrid Account Maintenance Fee	\$ 50.00
Master Escrow Maintenance Fee	\$ 30.00
Electronic Bill Presentment and Payment (EBPP)	Quoted

### SAFE DEPOSIT BOX<sup>5</sup>

2 x 5	\$ 45.00
3 x 5	\$ 55.00
3 x 10	\$ 75.00
5 x 5	\$ 65.00
5 x 10	\$ 100.00
7 x 10	\$ 125.00
10 x 10	\$ 165.00
13 x 10	\$ 190.00
18 x 11	\$ 195.00
36 x 11	\$ 315.00
Late Fee	\$ 10.00
Lost Key	\$ 20.00
Drilling	\$ 200.00

### OTHER

Cashier's Checks	\$ 10.00
Check printing (prices vary depending on style & quantity)	
Temporary Check (3 for \$1.00)	\$ 1.00
Photocopy (per page, \$1.00 minimum)	\$ 0.25
Fax (1st page)	\$ 2.50
Each Additional Page	\$ 1.50
Check Cashing (Non-Customer >= \$2,500)	2%
Check Cashing (Non-Customer < \$2,500)	\$ 7.00



SeacoastBank.com | 800 706 9991



- 12 months for checking accounts / 24 months for savings accounts.
- Foreign Transaction Fees are 1% of the total transaction amount. This applies to debit card or ATM transactions with a merchant or ATM in a foreign country, whether the transaction is originally made in US dollars or converted from foreign currency.
- The monthly maintenance fee is applicable to Commercial Checking Accounts, other business deposit products may have different monthly fee.
- Only applicable to Commercial analyzed products.
- These fees become effective upon your annual renewal date. Discounts may apply based on your relationship. Not all sizes are available at all locations. Box holders must have a Seacoast Bank Checking or Savings Account. Annual fees are automatically deducted from your Seacoast Checking or Savings Account. Seacoast Bank offers safe deposit boxes at selected banking centers and they are subject to availability. Please stop by or call your local banking center for more information.