

# BUSINESS ACCOUNT FEES & SERVICE CHARGES Effective February 1, 2025

## 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 <sup>6</sup>	\$ 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 (Desktop/Mobile)	\$ 40.00
Deposit Fee (per deposit)	\$ 0.35
Check Deposit Fee (1st 100 checks/mo. free)	\$ 0.20
Scanner Rental Fee per month (Desktop only)	\$ 20.00
One-Time Scanner Purchase Fee (Desktop only)	Quoted
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 <sup>2</sup>	1.00%
International debit card RUSH replacement	\$ 100.00
International debit card PIN RUSH replacement	\$ 100.00

## WIRE TRANSFER

Domestic	
Outgoing (In branch assisted)	\$ 37.00
Outgoing (Online)	\$ 17.00
Incoming	\$ 15.00
Outgoing (Wire room assisted)	\$ 37.00
International <sup>7</sup>	
Outgoing (In branch assisted)	\$ 55.00
Outgoing (Online) USD	\$ 35.00
Outgoing (Online) foreign currency	\$ 55.00
Incoming	\$ 20.00
Outgoing (Wire room assisted)	\$ 55.00
Verification	\$ 5.00
Return Wire fee	\$ 20.00
Business Online Banking Wire Module	\$ 30.00

## DEPOSIT BASIC ACCOUNT ANALYSIS<sup>4</sup>

Commercial Checking Monthly Maintenance Fee <sup>3</sup>	\$ 20.00
Commercial Interest Checking Monthly Fee	\$ 37.00
Deposit Assessment Fee	0.14%
Negative Collected Balance Charge <sup>4</sup>	PRIME + 3.5%

## DEPOSIT BASIC ACCOUNT ANALYSIS<sup>4</sup> (CONT.)

Checks Paid	\$ 0.16
Deposits	\$ 0.40
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 <sup>8</sup>	\$ 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
Issued Checks	\$ 0.02
Exceptions Paid	
1-50	No Cost
51-100	\$ 0.25
101-500	\$ 1.00
501+	\$ 2.00
Payee Match/month	\$ 5.00
ACH Positive Pay	\$ 40.00
Additional Accounts	\$ 25.00
Exceptions Paid	
1-50	No Cost
51-100	\$ 0.25
101-500	\$ 1.00
501+	\$ 2.00
Reverse Positive Pay	\$ 40.00
Additional Accounts	\$ 25.00
Exceptions Paid	
1-50	No Cost
51-100	\$ 0.25
101-500	\$ 1.00
501+	\$ 2.00
ACH Debit Block	\$ 15.00
ACH Credit Block	\$ 15.00

## SWEEP SERVICES

Repurchase Sweep	\$ 150.00
MMDA & FDIC Extended Insurance Sweep	\$ 190.00
Credit Sweep	\$ 190.00
ZBA Sweep Per Master Account	\$ 37.00
ZBA Sweep Per Sub Account	\$ 17.00

# BUSINESS ACCOUNT FEES & SERVICE CHARGES - Continued

## DATA EXCHANGE

Data Exchange Transmission Set-Up	\$1,500.00
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

## ASSOCIATION BANKING

Association Banking Set-Up	\$ 625.00
Association Banking Receivables Monthly Fee	\$ 175.00
Association Banking Related Account Set-Up	\$ 295.00
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
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## 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	\$2,000.00
(DACA) Per Account Monthly Fee	\$ 350.00
Hybrid Account Maintenance Fee	\$ 55.00
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
Cashier's Check with Expedited Shipping <sup>9</sup>	\$ 45.00
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



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- 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 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.
- For debit card transactions, the date overdrawn is based on the date the transaction was authorized, which may be different from the date the transaction posted.
- Additional Foreign Wire Transfer Fee Information Correspondent bank charges will be deducted from the amount received by the beneficiary. The charge will vary depending on the amount of the wire, ranging from \$10.00 to \$30.00, and is subject to change. These charges apply if a Seacoast correspondent bank is used, however if the sender chooses a different intermediary bank, Seacoast has no control over the amount charged. Also, the beneficiary may be charged a fee for receiving an incoming wire, which is controlled by the beneficiary bank. In addition to the Wire Transfer fees charged, Seacoast retains a nominal spread on the Foreign Exchange (FX) rate provided by our correspondent bank. Upon request, Seacoast will provide you with that spread on the Foreign Exchange (FX) rate.
- Additional postage cost may apply for shipping of physical tokens.
- Applicable to Global Banking customers only.