



Small Business is Our Only Business.

Business Accounts

Account Details
Effective February 11, 2008

Free Services

Check Copy	\$0.00
Cost Per Check Written	\$0.00
Cost Per Check Deposited	\$0.00
ACH Debits	\$0.00
ACH Credits	\$0.00
Each Check Deposited	\$0.00
Each Check Paid	\$0.00
Deposit Amount Correction	\$0.00
Telephone Loan Advance to Checking	\$0.00
Re-Deposit a Rejected Item	\$0.00
Return Item	\$0.00
• Deposited Item Returned Unpaid †	\$0.00
• Return Item With Re-Deposit	\$0.00
Check Return Services	\$0.00
• Alternate Address Per Return	\$0.00
Scheduled Transfers	\$0.00
Incoming Wire Funds Transfer	\$0.00
Uncollected Funds Usage	\$0.00
Non-Sufficient Funds Paid (per item)	\$0.00
Line of Credit Overdraft Transaction Fee	\$0.00
Account Closure	\$0.00
Tax Audit Confirmation	\$0.00
Request for Credit Investigation	\$0.00
Non-U.S. Item Deposited	\$0.00

On-Line Banking Free Services

• Bill Pay Item	\$0.00
• Check Images Per Item	\$0.00
• QuickBooks / Quicken / Money Connect	\$0.00
• Loan Payments And Advances	\$0.00
• Basic Account Reporting	\$0.00

Remote Deposit Services

• Scanned Per Item Fee	\$0.00
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Business Check Card

• ATM Surcharges Waived	\$0.00
• PIN Reissue	\$0.00
• Card Replacement	\$0.00
• Withdrawals	\$0.00

† We reserve the right to assess a \$30 per returned item fee to customers who have deposited more than three returned items

Miscellaneous Services

Online Banking Premier Services (per item)

Online ACH Item Originated	\$0.25
ACH Block/Filter (monthly)	\$5.00
Positive Pay Module	\$5.00
Enhanced Reporting (10 fields and detail)	\$4.00
Online Outgoing Wire (Domestic Only)	\$5.00
Monthly Unlimited Use of Premier Services Package	\$50

Business Check Card

In Excess of One Card Replacement Per Year	\$5.00
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Wire Notification

Wire Notification-Phone	\$15
Wire Notification-Fax	\$15

Phone Wire Transfer Service

Repetitive Outgoing Wire Transfer Request (each)	\$15
Outgoing Wire Transfer Request (non-repetitive)	\$20
Outgoing International Wire Transfer	\$25

Swift Business Checking

Continuous Overdraft Per Day (2 day grace period)	\$5.00
Stop Pay	\$10
Non-Sufficient Funds (NSF)	
• Non-Sufficient Funds Unpaid (per item)	\$25
Minimum to Open Account	\$100

Swift Business Savings Account

	Swift Business Savings Account	Swift Business Savings Account with Sweep*
Balance Requirements		
• Minimum Deposit To Open Account	\$0	\$0
• Minimum Daily Balance To Waive Maintenance Fee	\$0	\$0
Monthly Maintenance Fee	\$0	\$0
Interest** Tiers		
	\$0 - \$9,999	\$0 - \$9,999
	\$10,000 - \$19,999	\$10,000 - \$19,999
	\$20,000 and over	\$20,000 and over
Regulatory Limits	See below***	See below***
Excess Transaction Fee	\$25 per month in which transactions exceed regulatory limits	\$25 per month in which transactions exceed regulatory limits
Sweep Fee	N/A	\$25/month

SwiftDeposit Remote Capture Services

Scanned Item Fee	\$0.00
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Monthly SwiftDeposit Fee Based on Average Daily Balance

\$15,000 and Above Average Daily Balance	FREE
\$7,500 - \$14,999.99 Average Daily Balance	\$25
\$0 - \$7,499.99 Average Daily Balance	\$50

Additional Scanner Locations

Maintenance Fee (per additional location)	\$25
One-Time Setup Fee (per additional location)	\$100

Other Services

Check Return Services

• Duplicate Check Copy Per Return (recurring)	\$1.00
• Multiple Locations Per Return (recurring)	\$1.00

Return Check Conversion to ACH (per item)	\$2.50
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Returned Foreign Item	\$30
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Special Account Research (per hour, prorated)	\$30
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Garnishment/Levy/Court Order Fee	\$75
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**To discuss eligibility and product details, please ask your Swift Financial Relationship Manager. How the Sweep works: You determine a balance you want to maintain in checking to cover monthly business expenses, called the "threshold" and the "increment" in which you move the money between accounts. The default threshold is \$15000 and the standard increment is \$1000. Every business day, after all your checks and other payments have been paid, balances over \$15,000 in your Business Checking Account would be automatically swept in \$1000 increments to your Business Savings Account where you will earn interest. Any business day your checking account balance falls below \$15,000, automatically sweep money back from your Business Savings Account, to the extent such funds are available, to your Business Checking Account. When you exceed 6 sweep transactions in any month, sweep will be turned off until the end of the statement cycle to reduce the chance of exceeding federal withdrawal limits on a Savings account. Any changes to your Sweep threshold or increment must be made by calling your Swift Relationship manager. You may not make deposits directly to or withdrawals directly from, your Savings account. All checks and electronic payments must be processed from the checking account. You can withdraw money from the savings account at an ATM using your check card. If your checking account is overdrawn and you have overdraft protection from your Line of Credit, your Line of Credit will be used to cover the overdraft prior to the savings account, to the extent such funds are available.

**Interest Calculation: Interest will be credited and service fees will be charged to your account monthly. Interest is calculated using a 365(6)/365(6) basis on daily collected balance at rates established by the bank each day. For the latest interest rates, please visit www.Swifffinancial.com.

***Federal Regulations limit preauthorized, electronic or telephone withdrawals to six (6) per month, with no more than three (3) by check, draft, debit card, or similar order made to 3rd parties. There is no limitation on the number of deposits or withdrawals made by mail or in person.