

CENTRUST BANK

A DIVISION OF SMARTBIZ BANK, N.A.

Fee Schedule

The following schedule outlines fees associated with Centrust Bank deposit and treasury services. Fees are subject to change.

Account Services

Service	Fee
Accounting Research	\$28.00 per hour
Official Bank Checks	\$3.00 per check
Verification Letter	\$10.00
Garnishments / Levy / Subpoena	\$100.00 plus bank costs
Notary / Signature Guarantee	Complimentary
Telephone Balance Inquiry	Complimentary
Telephone Transfer	Complimentary
Deposited Check Returned	\$4.00
Overdraft Fee	\$30.00
Overdraft Charge	\$5.00 per day beginning the 2nd business day
Statement Balancing	\$28.00 per hour
Stop Payment	\$25.00
Debit Card Replacement	\$10.00
Card Expedite	\$80.00
Hard Token Replacement	\$18.00
Business Check and ACH Positive Pay	\$85.00/month

Wire & Electronic Services

Service	Fee
Remote Capture Software	\$50.00 per month
Incoming Domestic Wire	\$20.00
Outgoing Domestic Wire	\$25.00
Incoming International Wire	\$30.00
Outgoing International Wire	\$35.00
Foreign Currency Sell Back	\$25.00
International Check Deposit	\$5.00

*Overdraft fee applies to a negative balance created by check, in-person withdrawal, ATM withdrawal, bank fees, service charges, or other electronic means.

Safe Deposit Services

Service	Fee
3" x 10" Box Annual Rental	\$45.00
5" x 10" Box Annual Rental	\$75.00
10" x 10" Box Annual Rental	\$150.00
Safe Deposit Key Replacement	\$25.00 key deposit
Safe Deposit Drilling	\$400.00

ATM Services

Service	Fee
Non STAR® or accel® Network ATM Withdrawal	\$3.00 withdrawal fee if used outside of STAR® or accel® Network. Using an ATM that is not in the STAR® or accel® networks may result in the bank charging an out of network fee and the ATM owner charging a Surcharge Fee.
STAR® or accel® Network withdrawal	Complimentary

Business Accounts

Service	Fee
Small Business Checking	\$2,500 minimum collected daily balance or \$7.50 monthly fee *Account will be assessed individual fees for each applicable services listed above.
Business Money Market	\$2,500 minimum collected daily balance or \$10.00 monthly fee *Account will be assessed individual fees for each applicable services listed above.
Interest	Compounded annually and paid monthly; tiered on collected balance

Regular Business Checking

Service	Fee
Monthly Maintenance Fee	\$15.00
Earnings Credit	1.5% based on average balances less reserve requirements
ACH Origination	\$0.18 per item
Same Day ACH Transaction	\$0.50 per item
Check/Cash Deposit	\$0.75 per deposit
Deposited Check Item	\$0.20 per item
Transfer	\$0.20 per transfer
Transit Check	\$0.15 per item
Business Check and ACH Positive Pay	\$85.00/month