

Schedule of Charges • Business Banking

Checking Solutions	Commercial	Business All Access	Non-Profit (Interest Bearing)	IOLTA	IOREBTA
Monthly Maintenance Fee	\$20.00	\$10.00	Free	Free	Free
	Charge waived if: • Average Daily Balance ¹ in the account is \$2,500 or more during the statement cycle	Charge waived if: • Average Daily Balance ¹ in the account is \$1,000 or more during the statement cycle OR • At least two (2) bill payments are made during the statement cycle using Fairfield County Bank's Online Banking and Bill Pay ⁵ AND • At least six (6) point of sale (POS) transactions are made during the statement cycle using your Fairfield County Bank Business Debit Card ⁶	The Non-Profit Interest Bearing account is available only to qualifying non-profit or organizations, which can provide required documentation indicating Internal Revenue Service qualification of non-profit status.	IOLTA (Interest on Lawyers Trust Account) accounts are special accounts created under the Lawyers Trust Fund Program. All interest earned in these accounts is pooled to support civil legal services and justice programs for those who would normally be unable to afford them.	IOREBTA (Interest on Real Estate Brokers Trust Account) are special accounts created under the State Association of Realtors. All interest earned on IOREBTA escrows is pooled to support grants that provide housing opportunities for individuals and families who would normally be unable to afford them.
Transaction Fees² (per statement cycle)	UP TO 300 AT NO CHARGE \$0.20 for each additional transaction ³	UP TO 100 AT NO CHARGE \$0.20 for each additional transaction	Free	Free	Free
Paper Statement (per statement cycle)	Free	\$4.00 (Avoid fee by enrolling in eStatements)	Free	Free	Free
eStatement (per statement cycle)	Free				
Out-of-Network ATM Surcharges⁷ (per statement cycle)	Varies				
Visa® Business Debit Card Reissue Fee		\$10.00		N/A	N/A
Special Handling		\$50.00		N/A	N/A
International Special Handling		\$75.00		N/A	N/A
Savings Solutions	Business Money Market Account		Health Savings Account		
Maintenance Fee	\$10.00 (monthly) Charge waived if: Average Daily Balance ¹ in the account is \$5,000 or more, during the statement cycle		\$15.00 (annually) No minimum balance required.		
eStatement	Free		Free		
Paper Statement	Free		Free		
Digital Solutions					
Online Banking	Free				
Mobile Banking⁸	Free				
Online Bill Pay	Free (the following may apply)				
Bill Pay Same Day Payment Fee	\$14.95				
Bill Pay Overnight Check Fee	\$19.95				
Stop Payment Fee	\$37.00				
Cash Management Solutions	Contact your local bank representative to learn more about: ACH, Remote Deposit Capture, Positive Pay, ACH Debit Block, Online Wire Transfer Services, Merchant Services, and Lockbox Services.				
Overdraft Charges					
Insufficient Funds - Paid or Returned ⁹	\$37.00				
Uncollected Funds - Paid or Returned ⁹	\$37.00				
Daily Negative Balance Fee	\$10.00 (each day the balance of account is negative)				



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Wire Transfers

Incoming Domestic Wire Fee	\$15.00
Outgoing Domestic Wire Fee	\$25.00
Incoming International Wire Fee	\$25.00
Outgoing International Wire Fee	\$50.00
Returned Wire Fee	\$50.00 (per incoming wire, unable to be posted by the Bank)
Wire Transfer Tracer/Confirmation	\$25.00

Miscellaneous Charges

Account Closed Fee (within 182 days of the opening date)	\$20.00
Bank Service of Process Fee (Levies, Garnishments, Tax Warrants, etc.)	\$85.00
Check Printing & Delivery Charges	Varies (Based on quantity and check style)
Collection of Checks and Drafts (per collection)	
Foreign Currency	Collection of Foreign Currency Checks and Drafts will be equal to the greater of: \$25.00 or 1.50% of the collection amount
U.S. Currency	Collection of U.S. Checks and Drafts will equal \$25.00.
Copies of deposited items, paid items, withdrawals, statements, checks presented, or deposit tickets (per item)	\$ 5.00 (Additional research fee may apply)
Counting Loose Coin	Free for Clients (10% of the total amount for non-clients)
Dormancy Fee (per month)	\$ 8.00 (Charge applies when account has had no activity during the previous 12 months and the average daily balance ¹ of the account is less than \$5,000 during the monthly cycle)
Foreign Currency Purchases & Returns	Varies (Based on amount and exchange rates)
Interim Statements	\$10.00
Medallion Guarantee (for clients only)	\$25.00
Notary Fee	\$ 5.00
Official Bank Check	\$10.00
Overnight Mail Fee	\$35.00
Research Fee (per hour or any portion of an hour)	\$25.00
Returned Deposit Item Charge	\$25.00
Returned Mail Fee (per item)	\$10.00 (Returned statements, debit cards, and other official documents)
Safe Deposit Box Drilling (plus technician fee)	\$50.00
Safe Deposit Box Late Fee (per month)	\$ 5.00
Safe Deposit Lost Key (per key)	\$25.00
Signature Validation (for clients only)	\$25.00
Stop Payment Fee	\$37.00
Temporary Check Fee (per check)	\$ 2.00
Transfer Fee	\$5.00 (For transfers generated by the system from one deposit account to another)
Verification of Deposit Form	\$15.00

¹ The average daily balance is calculated by adding the funds on deposit in the account each day of the statement cycle and dividing that figure by the number of days in the statement cycle.

² Transactions included in the count: deposits made, checks written, and deposited items. Services assessed separately include: mobile transactions, ACH monthly fee, Deposit Express items, Deposit Express monthly fee, and Positive Pay monthly fee.

³ An earnings credit based on the average collected balance⁴ in the account may offset your service charges assessed.

⁴ The average collected balance is the sum of daily balances in an account, less the total of uncollected items, divided by the number of days in the period.

⁵ Payment must settle or debit the account during the statement cycle.

⁶ Transactions may be either PIN or signature authorized and must debit the account during the statement cycle. Transactions conducted at ATMs do not count as POS transactions and are ineligible toward the monthly fee waiver requirements.

⁷ When you use an ATM not owned or operated by Fairfield County Bank, you may be charged a fee by the ATM operator and you may be charged a fee for a balance inquiry even if you do not complete the funds transfer.

⁸ Mobile Banking is offered as a free service for smartphone and tablet users; however, wireless provider charges may apply while utilizing this service. Per transaction charges may apply.

⁹ Applies to Checks, ACH, POS, Pre-authorized transfers, Bill Pay, Account to Account transfer transactions, and certain bank fees and miscellaneous charges that may cause the account balance to go negative. ACH or check payments may be presented for payment more than one time if the first attempt to collect the ACH or check is returned unpaid. You may be assessed a fee each time the ACH or check is presented to the Bank to be paid.



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