

Please retain this fee schedule for your records.

Effective December 01, 2025

GENERAL FEES

Closing Membership Within 90 Days of Opening	\$15
Reopening Account	No charge
Inactive/Dormant Relationship – No Member-Initiated Account Activity After 6 Consecutive Months.....	\$15/month
Telephone Funds Transfer – Internal (Non-Automated).....	\$3/transfer
Telephone-based ACH, Debit or Credit Card Payment or Transfer (Non-Automated)	\$20/payment or transfer
Cashier's Check – Member or Shared Branch Non-member > \$1,000	No charge
Cashier's Check – Member or Shared Branch Non-member < \$1,000.....	\$5/check
Money Orders	\$2/item
Special Check Collection (Foreign Check).....	\$35/item
Certified Letter	At cost
Non-Sufficient Funds (NSF).....	\$35.00/item
Returned Check	\$20/check
Stop Payment.....	\$35/item
Business Deposit Zipper Bags	No charge
Business Locked Bag – Purchase.....	\$20/bag
Business Locked Bags/Lost Key Replacement	\$10/bag
Return Statement Handling.....	\$5.00/statement
Bad Email Address.....	\$1.00/email address
Rolled Coin.....	No charge
Loose/Bulk Coin.....	2% of amount
Gift Card - Initial Purchase, Other Fees May Apply.....	\$3.95/card
Prepaid Card - Initial Purchase, Other Fees May Apply.....	\$6.00/card
Quicken/Quickbooks.....	No charge
Legal/Levy/Lien/Garnishment.....	\$75.00/item

BUSINESS CHECKING ACCOUNTS

ProBiz Value Checking

Minimum Balance Requirement	None
Monthly Service Charge.....	None
Free Monthly Transaction Items*.....	150
Cost Per Additional Transaction Item.....	\$0.25
Cash Deposit Limit.....	\$10,000/month
Cash Deposited (after limit).....	\$0.10 per \$100
Premium Business Analytics (optional).....	\$10/month

ProBiz Plus Checking

Minimum Balance Requirement**.....	\$5,000
Monthly Service Charge (if criteria not met).....	\$20
Free Monthly Transaction Items*.....	250
Cost Per Additional Transaction Item.....	\$0.25
Cash Deposit Limit.....	\$25,000/month
Cash Deposited (after limit).....	\$0.10 per \$100
Premium Business Analytics.....	None

ProBiz Service Checking

Minimum Balance Requirement**	None
Monthly Service Charge (if balance not met)	None
Free Monthly Transaction Items*	.500
Cost Per Additional Transaction Item	\$.025
Cash Deposit Limit	None
Premium Business Analytics	None

ProBiz Elite Checking (Commercial Analysis)

Many fees may be offset with earnings credit – the higher your balance, the lower your service charge

Monthly Account Maintenance	\$25
ACH Credits	\$.010
ACH Debits	\$.010
Checks Deposited	\$.010
Checks Paid	\$.010
Cash Deposited	\$.010 per \$100
Premium Business Analytics	None

*Transactions include ACH debits and credits, checks issued and deposited.

**Fee waived through Relationship Pricing: maintaining a \$5,000 average daily balance OR \$10,000 combined balance of eligible checking, savings and loans OR have 5 products with ABNB.

CASH MANAGEMENT SERVICES

Wire Transfer Fees

Domestic Wire Transfer - Incoming	No charge
Domestic Wire Transfer - Outgoing	\$25.00/transfer
International Wire Transfer - Incoming	\$45.00/transfer

ACH Origination

ACH Origination	\$30/month
ACH Originated Item	\$.010/item
ACH Same Day Originated Item	\$1/item

Fraud Prevention

Check Positive Pay	\$40/month
ACH Positive Pay	\$40/month
Check + ACH Positive Pay (combo)	\$70/month

Remote Deposit Capture

Desktop RDC Maintenance	\$50/month
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BUSINESS SAVINGS ACCOUNTS

Excessive Withdrawal After 6 per Month (ProBiz Membership Savings and ProBiz Money Market).....	\$10
Excessive Withdrawal After 3 per Month (ProBiz Insured Savings).....	\$10
Monthly Service Charge	None

ATM/DEBIT CARD FEES

ATM Balance Inquiries and Transactions at ABNB ATMs.....	No charge
ATM Balance Inquiries and Transactions at Non-ABNB ATMs.....	\$1.50/inquiry or transaction
Replacement Card - Any Type.....	\$10.00/card
Rush Delivery.....	\$25.00/order

RESEARCH REQUESTS

Account Statement Balancing/Research - Min. 1 hour.....	\$20.00/hour
Statement Copy.....	\$5.00/statement
Interim (History) Statement.....	\$3.00/statement

SAFE DEPOSIT BOXES

3 x 5.....	\$24.00/year
5 x 5.....	\$36.00/year
3 x 10.....	\$48.00/year
5 x 10.....	\$60.00/year
7 x 10.....	\$72.00/year
10 x 10.....	\$96.00/year
Box Drilled & Lock Changed.....	Up to \$250.00
Lost Key.....	\$15.00/key
Late Rent.....	10% of annual cost

Other fees imposed for special requests or services will be disclosed at the time of the request. Fees subject to change with 30-days notice.