

BUSINESS SCHEDULE OF FEES

ESSENTIAL BUSINESS CHECKING

- **200 FREE transactions** each statement cycle*
 - **\$0.25** per item fee over 200 (*per statement cycle*)
- **25% discount** on first order of checks

ELITE BUSINESS CHECKING

- **\$15.00** monthly service fee – waived for 90 days following account opening; after 90 days monthly service fee waived if one of the following criteria is met:
 - Average daily checking balance is \$5,000 or more
 - \$25,000 combined average daily balance in deposits and month end investment balances
 - Merchant Services Enrollment with at least one merchant services deposit per month
- **500 FREE transactions** each statement cycle*
 - **\$0.25** per item fee over 500 (*per statement cycle*)
- **50% discount** on first order of checks
- **2 FREE** domestic wires per quarter from elite checking via online banking

BUSINESS MONEY MARKET

- **\$10.00** monthly service fee – waived for 90 days following account opening; after 90 days monthly service fee waived if one of the following criteria is met:
 - Average daily balance is \$2,500 or more
 - Maintain an Elite Business Checking account with Merchant Services Enrollment and at least one merchant services deposit per month

BUSINESS HIGH YIELD SAVINGS

- **\$10.00** monthly service fee – waived for 90 days following account opening; after 90 days monthly service fee waived if one of the following criteria is met:
 - Average daily balance is \$10,000 or more
 - Maintain an Elite Business Checking account with Merchant Services Enrollment and at least one merchant services deposit per month
- **\$25.00** withdrawal fee for each withdrawal or transfer (*one free per calendar quarter, then \$25.00 each*)

BUSINESS STAR SAVINGS

- **\$5.00** service fee to close an account within 90 days of opening
- **\$5.00** monthly service fee – waived for 90 days following account opening; after 90 days monthly service fee waived if one of the following criteria is met:
 - Active Citadel checking account
 - Citadel Mastercard® with activity in the last 90 days
 - Combined relationship deposit balance of \$1,500
 - Combined relationship deposit, investment and loan balance of \$2,500
 - A loan balance greater than \$0.00

CITADEL DEBIT/ATM CARD

- **\$10.00** lost debit/ATM card replacement (*No fee to replace a stolen debit/ATM card*)
- Expedited debit/ATM card replacement **\$30.00 domestic/\$35.00 international**
- **1.1%** foreign transaction fee

CITADEL BUSINESS MASTERCARD®

- Up to **\$35.00** late payment
- Up to **\$25.00** returned payment
- Cash advance fee of up to **5.0%** of amount advanced (*\$10.00 minimum*)
- **\$10.00** lost Mastercard® replacement fee (*No fee to replace a stolen Mastercard®*)
- Expedited credit card replacement fee **\$30.00 domestic/\$35.00 international**
- **1.1%** foreign transaction fee (*excluding World Mastercard®*)

FOREIGN CHECK DEPOSITS

- **\$25.00** Canadian check deposits
- **\$35.00** for EU check deposits
- **Varies** – All other foreign check deposits (*\$10.00 plus Federal Reserve charge to Citadel*)
- **\$15.00** returned item fee for Canadian checks
- **\$40.00** returned item fee for all other types of foreign checks

*Including checks paid, withdrawals, deposits, debit card transactions, and ACH debits and credits.

BUSINESS SCHEDULE OF FEES

WIRE TRANSFERS

- **\$10.00** incoming domestic wire transfers
- **\$15.00** outgoing domestic wire transfers less than \$2,500
- **\$30.00** outgoing domestic wire transfers of \$2,500 or more
- **\$40.00** incoming foreign wire transfers
- **\$50.00** outgoing foreign wire transfers

GENERAL SERVICES

- **\$2.00** paper statement fee
- **\$33.00** Courtesy Pay overdraft protection fee
- **\$33.00** Non-sufficient funds (NSF) / Uncollected funds (UCF) fee
- **\$5.00** monthly inactivity fee applied to each savings, checking, and money market account if no activity on any Citadel account for one year – waived if combined balance of all deposit accounts is \$500 or more
- **\$5.00** overdraft protection transfer from savings
- **\$25.00** stop payment fee
- **\$20.00** returned check
- **\$15.00** Bill Payer next day check payment

- **FREE** Notary services (*contact us for availability*)
- **Varies** – Coin Machine Usage
 - Members: Free
 - Non-Members: 10%, minimum \$1
- **\$5.00** per withdrawal check over one per day
- **\$10.00** charge for copy of deposited item
- **\$10.00** one-time charge for failure to notify Citadel of change of address
- **\$50.00** escheat fee
- **\$50.00/hour** for account reconciliation or research
- **\$25.00** one-time Quick bag
- **\$50.00** IRS levy
- **Varies** – Writ of execution (*based on attorney's fees; minimum fee \$500.00*)
- **\$5.00** Non-member check cashing fee

BUSINESS ONLINE BANKING

- **FREE** with user management and/or wire transfers (*normal wire fees apply; 2 free domestic wires per quarter from Elite Business Checking*)
- **\$15.00** monthly fee with ACH origination



CitadelBanking.com | (800) 666-0191 |     

