

West Suburban Bank offers a wide range of business banking solutions designed to meet the specific needs of our business clients.

**Deposit Account Fees for Businesses**
***Retail/Commercial /Organization Checking Accounts***

*(Per statement period)*

Currency or Coin Received/Issued (Per dollar) - - - - -	0.2%
Rolled Coin Issued (Per roll) - - - - -	-\$0.20
EDI Reporting Monthly Fee - - - - -	\$35.00
Monthly Service Charge	
Sweep Account - - - - -	\$35.00
Regular Account - - - - -	-\$10.00
Depository Transfer Account - - - - -	\$50.00
Zero Balance Account - - - - -	-\$5.00
Per Deposit (First 4 are free; excluding Mobile Deposits)	
5-20 - - - - -	\$0.60
21 or more - - - - -	\$0.10
Mobile Deposits - - - - -	\$0.50
Per Inclearing Check (First 25 are free) - - - - -	\$0.15
Per Item Deposited (First 50 and all WSB free) - - - - -	\$0.15
Ledger Fee (Based on average statement ledger balance) - - - - -	0.05%

***Small Business/Small Organization Checking Accounts***

*(Per statement period)*

Currency or Coin Received/Issued (Per dollar) - - - - -	0.2%
Rolled Coin Issued (Per roll) - - - - -	-\$0.20
Monthly Service Charge	
Regular Account - - - - -	-\$5.00
Per Deposit (First 4 are free; excluding Mobile Deposits)	
5-20 - - - - -	\$0.30
21 or more - - - - -	-\$0.10
Mobile Deposits - - - - -	\$0.50
Per Inclearing Check (First 25 are free) - - - - -	\$0.15
Per Item Deposited (First 50 and all WSB free) - - - - -	\$0.15
Ledger Fee (Based on average statement ledger balance) - - - - -	0.05%

***Lawyers Trust Fund Accounts (IOLTA)*** Net interest will be remitted to the Lawyers Trust Fund of Illinois

***Fees that will be deducted from Interest Earned:***

Monthly Service Charge - - - - -	\$5.00
Per Inclearing Check (First 25 are free) - - - - -	\$0.15

***Business Investment Savings Accounts\*\*\*\****

Account Closed within 90 days of opening - - - - -	-\$10.00
Monthly Service Charge - - - - -	\$5.00
(Only charged if the daily balance is less than \$100.00 any day of the month)	
Excessive Withdrawal (First 4 are free per calendar month)- - - - -	-\$0.50

***Business Money Market Accounts\*\*\*\****

Account Closed within 90 days of opening - - - - -	-\$10.00
Monthly Service Charge - - - - -	\$10.00
(Only charged if the daily balance is less than \$5,000.00 any day of the statement period)	
Charge for EFT/Check (First 6 are free per statement period) - - - - -	-\$5.00
Per Item Deposited - - - - -	-\$0.25
(First 25 and all WSB checks free per statement period)	

***Small Organization Interest Bearing***

There is no Monthly Service Charge	
Charge per Check (First 15 are free per statement period) - - - - -	\$0.25
(Only charged if the daily balance is less than \$500.00 any day of the statement period)	

**General Account Service Fees**
*(All fees are per item unless otherwise indicated)*

Account Reconciliation (Per hour-first ½ hour free) -----	\$30.00
Balance Inquiry -----	No Charge
Bank Reference Letter -----	\$15.00
Cashier Check** -----	\$5.00
Check Cashing (Non-Customer) -----	\$5.00
Check Copy Imaged (First 5 free per statement) - -	\$1.00
Check Supplies Deluxe Charge -----	Varies
<b>Collections</b>	
Incoming (Sent out to another bank) -----	\$20.00
Outgoing (Received from another bank) -----	\$25.00
Daily Overdraft Fee*** (Per day) -----	\$4.00
Deposit Item Return Fee -----	\$4.50
Direct Deposit Verification -----	No Charge
Dormant Account (Per statement period) -----	\$5.00
<b>Faxes</b>	
Receiving (Per page) -----	\$1.00
Sending (First page) -----	\$2.00
Each Additional Page -----	\$1.00
International -----	Varies
Foreign Check Processing** -----	\$10.00
Foreign Check Special Collection** -----	\$85.00+
Garnishments, Levies and Citations -----	\$100.00
(Per court order received. Other incurred expenses may be passed on)	
Hold Mail Request (Per month) -----	\$5.00
Money Orders** -----	\$4.00
Night Depository Locking Bag (Per bag) -----	\$50.00
Notary Service** -----	No Charge
NSF Charge* -----	\$25.00
Photocopies (Per copy) -----	\$0.20
Research Fee (Per hour) -----	\$30.00
Signature Guarantee (By appointment) ** - - -	No Charge
Special Statement Cutoff Fee -----	\$10.00
Statement Reprint Request (Without images) - - - -	\$2.00
Statement Printout of Current Activity -----	\$2.00
Statement Reprint Request (With image checks) - -	\$5.00
Stop Payment Charge (Valid for 180 days) -----	\$25.00
Subpoena (Per hour) -----	\$20.00
Subpoena (Per photocopy) -----	\$0.25
<b>Telephone Transfer Requiring Assistance</b>	
With WSB Personnel -----	\$5.00
With Telebanking -----	No Charge
Temporary Checks (First three checks free) -----	\$1.00
Verification of Deposit -----	No Charge
<b>Wire Transfers**</b>	
Wire Transfer Fee (Incoming) -----	\$15.00
Domestic Wire Transfer Fee (Outgoing) -----	\$25.00
International Wire Transfer Fee (Outgoing) - - -	\$50.00

**Business Visa® Debit Card**

Business Debit Card Issuance Fee -----	No Charge
Replacement Card Fee -----	\$10.00
Expedited Card Fee -----	Varies
ISA Fee (Foreign Transaction Fee) -----	2.5%

**Automatic Teller Machine Fees**

ATM-WSB Owned (Per transaction) -----	No Charge
ATM-Non-WSB Owned (Per transaction) -----	\$1.00
Point-of Sale -----	No Charge

**Safe Deposit Box**
*Available for Deposit Account Customers Only*

Rental Per Box Size	Annual Fee	Rental Per Box Size	Annual Fee
2" x 5"	\$20.00	6" x 10"	\$85.00
3" x 5"	\$30.00	10" x 10"	\$100.00
4" x 5"	\$35.00	10" x 15"	\$125.00
5" x 5"	\$45.00	Drilling Fee	\$150.00
3" x 10"	\$55.00	Late Payment Fee	\$5.00
5" x 10"	\$75.00	Lost Key Fee	\$25.00

\$5.00 discount for Automatic Debit from WSB account for annual rental fee

For special services, there will be additional service charges, which are determined on an individual basis.

\* A Non-Sufficient Funds charge will be assessed when there is an insufficient balance in the account to cover the debit(s) and the bank either pays or does not pay the debit(s).

\*\* Not available to Non-Customers

\*\*\* A daily overdraft fee will be assessed to your account for each day that your account is overdrawn more than \$6.00, beginning on the 4th consecutive day.

\*\*\*\* Regulation D Limited Withdrawals – Six (6) Transactions per Calendar Month: Transfers and bill payments made using internet online banking, transfers made using telephone banking, overdraft transfers, transfers made by a Call Center Representative on your behalf, pre-authorized, automatic scheduled or recurring transfers, checks, drafts or check card transactions.