



Business Service Fee List

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

(Per statement period)

Table listing various deposit account fees such as Small Business Account (\$5.00), Large Business Account (\$10.00), Per Inclearing Check (\$0.15), Per Deposit (5-15 to \$0.20), Per Item Deposited (Up to 50 Free), RDC 51 and over (\$0.15), Mobile Deposits (\$0.50), Currency or Coin Received/Issued (0.2%), Rolled Coin Issued (\$0.20), Ledger Fee (0.05%), Sweep Account (\$35.00), Depository Transfer Account (\$50.00), Zero Balance Account (\$5.00), and EDI Reporting Monthly Fee (\$35.00).

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:

Table listing fees for Lawyers Trust Fund Accounts: Monthly Service Charge (\$5.00) and Per Inclearing Check (First 25 are free) (\$0.15).

Business Investment Savings Accounts

Table listing fees for Business Investment Savings Accounts: Monthly Service Charge (\$5.00) and Excessive Withdrawal (First 4 are free per calendar month) (-\$0.50).

Business Money Market Accounts

Table listing fees for Business Money Market Accounts: Monthly Service Charge (\$10.00), Charge for EFT/Check (First 6 are free per statement period) (-\$5.00), and Per Item Deposited (First 25 and all WSB checks free per statement period) (-\$0.25).

Small Organization Interest Bearing

Table listing fees for Small Organization Interest Bearing: There is no Monthly Service Charge, and Charge per Check (First 15 are free per statement period) (\$0.25).

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

Account Reconciliation	
(Per hour-first ½ hour free) - - - - -	\$30.00
Account Closed within 90 days of opening - - - - -	\$25.00
Balance Inquiry - - - - -	No Charge
Bank Reference Letter - - - - -	\$20.00
Cashier Check** - - - - -	\$5.00
Check Cashing (Non-Customer) - - - - -	\$10.00
Check Copy Imaged (First 5 free per statement) - - - - -	\$2.00
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 <sup>3</sup> (Per day) - - - - -	\$4.00
Deposit Item Return Fee - - - - -	\$4.50
Direct Deposit Verification - - - - -	No Charge
Dormant Account (Per month) - - - - -	\$5.00
Foreign Check Processing <sup>2</sup> - - - - -	\$10.00
Foreign Check Special Collection <sup>2</sup> - - - - -	\$85.00+
Garnishments, Levies and Citations - - - - -	\$135.00
(Per court order received. Other incurred expenses may be passed on)	
Hold Mail Request (Per month) - - - - -	\$5.00
Money Orders <sup>2</sup> - - - - -	\$4.00
Night Depository Locking Bag (Per bag) - - - - -	\$50.00
Notary Service <sup>2</sup> - - - - -	No Charge
NSF Charge <sup>1</sup> - - - - -	\$30.00
Photocopies (Per copy) - - - - -	\$0.30
Research Fee (Per hour) - - - - -	\$40.00
Signature Guarantee (By appointment) <sup>2</sup> - - - - -	No Charge
Special Statement Cutoff Fee - - - - -	\$10.00
Statement Reprint Request (Without images) - - - - -	\$5.00
Statement Printout of Current Activity - - - - -	\$5.00
Statement Reprint Request (With image checks) - - - - -	\$10.00
Stop Payment Charge (Valid for 6 months) - - - - -	\$30.00
Subpoena (Per hour) - - - - -	\$25.00
Subpoena (Per photocopy) - - - - -	\$2.00
<b>Telephone Transfer Requiring Assistance</b>	
With WSB Personnel - - - - -	\$5.00
With Telebanking - - - - -	No Charge
Temporary Checks (First sheet of checks free) - - - - -	\$3.00
per sheet	
Verification of Deposit - - - - -	No Charge
<b>Wire Transfers<sup>2</sup></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
Stop Payment-	
Preauthorized Debit (Valid for 6 months) - - - - -	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<sup>4</sup>**
*Available for Deposit Account Customers Only*
*Safe Deposit Box Rental Prices Vary according to box size.*

Drilling Fee - - - - -	\$200.00
Late Payment Fee - - - - -	\$8.00
Lost Key Fee - - - - -	\$25.00

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

<sup>1</sup> 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).

<sup>2</sup> Not available to Non-Customers

<sup>3</sup>A daily overdraft fee will be assessed to your account for each day that your account is overdrawn more than \$10.00, beginning on the 4<sup>th</sup> banking consecutive day.

<sup>4</sup>Visit a branch for available box sizes and pricing. \$5.00 discount for Automatic Debit from WSB account for annual rental fee