An Important Message…

Effective October 1, 2017, we will make changes to our fees and terms that may affect your account. Please review these changes carefully and file this addendum with your fee schedule. The most recent fee schedules are: Fee Schedule and Other Account Information: Personal Products & Services, and Fee Schedule and Other Account Information: Business Products & Services; Account Analysis for Personal and Business Accounts that are dated October 1, 2016. Revised fee schedule(s) reflecting the changes described in this addendum will be available after October 1, 2017.

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If you have questions about any of these changes, or to request a copy of any fee schedule or disclosure, please call us at (800) 773-7100 to speak with a Client Services Specialist.
### BUSINESS ACCOUNTS

#### Charges and Fees

<table>
<thead>
<tr>
<th>Statements</th>
<th>Charges and Fees</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Non-Profit Checking Account</strong></td>
<td><strong>Charges and Fees</strong></td>
</tr>
<tr>
<td>The waiver of the monthly maintenance fee based on minimum daily balance has been removed. The average daily balance requirement remains but has been lowered.</td>
<td>Average daily balance ( \geq $7,500 ) No monthly maintenance fee Average daily balance ( \text{as not met during statement period} ) ( \geq $7,500 ) No monthly maintenance fee</td>
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<td>At our discretion, the following charges may be assessed directly to your account, or assessed through the Account Analysis System to be covered by your account balances if your account has been set up as an analyzed business or personal account.</td>
<td><strong>Other Services</strong></td>
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<tr>
<td>Checks Deposited</td>
<td>( $0.15 ) per item</td>
</tr>
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**Statement of Charges and Fees**

**BUSINESS ACCOUNTS**

**Non-Profit Checking Account**

The waiver of the monthly maintenance fee based on minimum daily balance has been removed. The average daily balance requirement remains but has been lowered.

- **Average daily balance¹** $7,500
- **No monthly maintenance fee**
- **$17 monthly maintenance fee**

**Wire Transfers**

- **Domestic Outgoing**
  - Internet Initiated
  - Repetitive/Non-Repetitive $12
- **Domestic Incoming**
  - No charge
- **Foreign Outgoing**
  - No charge

**Accounting Integration**

QuickBooks Direct Connect Maintenance Fee $19.95 per month

**Cash Vault**

Cash Only Bag 10x12 Clear (100/carton) $35.00
- **Deductions**

**Business Builder Elite Package**

- **Domestic Inbound Wires**
  - No charge

**Other Services**

- **Checks Deposited**
  - $0.15 per item

**ACCOUNT ANALYSIS**

**Other Services**

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- **Research Fee** (includes check reclamation, crime reports, legal records, and other requests)
  - $50 per hour
  - 1 hour minimum
  - $1 per page

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¹ Average daily balance is determined by adding each day’s closing ledger balance during the statement period and dividing by the number of days in that period.
² Combined transactions include deposits, deposited items, electronic credits, incoming and outgoing wires, checks, and all electronic debits. They do not include our fees and charges.
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