



# BUSINESS SCHEDULE OF FEES AND SERVICE CHARGES

EFFECTIVE DATE: AUGUST 1, 2023



**U.S. Century Bank**



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**U.S. CENTURY BANK**



## BUSINESS SCHEDULE OF FEES & SERVICE CHARGES

### BUSINESS ACCOUNT MAINTENANCE FEES

EFFECTIVE DATE: AUGUST 1, 2023

#### BUSINESS DDA CHECKING

- Minimum balance: \$100 to open account.
- Maintenance Fee: No monthly maintenance fee based on a minimum daily balance of \$1,500. If the balance falls below the required minimum amount, a \$15 will be charged per monthly statement cycle.
- Cash Processing Fee: First \$12,000 free per month, thereafter .20¢ per \$100. Transaction Fee: First 200 items free per month, thereafter .20¢ per item.
- Printed Statement Fee: \$6.95 per month.

#### BUSINESS ANALYSIS CHECKING

- Minimum balance: \$100 to open account.
- Maintenance Fee: \$15 per monthly statement cycle.
- Cash Processing Fee: First \$12,000 free per month, thereafter .20¢ per \$100. \*Additional fees are charged per monthly statement cycle in relations to the transactions that present against the account and customer may receive earning credits.

#### HOA BUSINES CHECKING

- Minimum balance: \$100 to open account.
- Maintenance Fee: None

#### HOA BUSINES MONEY MARKET

- Minimum balance: \$500 to open account.
- Maintenance Fee: None

#### CENTURY PLUS BUSINESS MONEY MARKET

- Minimum balance: \$500 to open account.
- Maintenance Fee: No monthly maintenance fee with a minimum daily balance of \$10,000. If the balance falls below the required minimum amount, a \$10 fee will be charged per monthly statement cycle.

#### CENTURY GOLD BUSINESS MM (MONEY MARKET)

- Minimum balance: \$500 to open account.
- Maintenance Fee: No monthly maintenance fee with a minimum daily balance of \$500. If the balance falls below the required minimum amount, a \$10 fee will be charged per monthly statement cycle.

#### CENTURY PLUS BUSINESS SAVINGS

- Minimum balance: \$500 to open account.
- Maintenance Fee: No monthly maintenance fee with a minimum daily balance of \$2,500. If the balance falls below the required minimum amount, a \$10 fee will be charged per quarterly statement cycle.

#### BUSINESS NOW CHECKING (INTEREST BEARING)

- Minimum balance: \$100 to open account.
- Maintenance Fee: No monthly maintenance fee with a minimum daily balance of \$2,500. If the balance falls below the required minimum amount a \$15 fee will be charged per monthly statement cycle.
- Cash Processing Fee: First \$12,000 free per month, thereafter .20¢ per \$100.

#### IOTA NOW CHECKING

- Minimum balance: \$100 to open account. No minimum daily balance required. Maintenance Fee: \$15 per monthly statement cycle.
- Cash Processing Fee: First \$12,000 free per month, thereafter .20¢ per \$100.





# BUSINESS SCHEDULE OF FEES & SERVICE CHARGES

## ADDITIONAL FEES & SERVICES

Payment Orders		Funds/Transaction Related	
<b>Cashier's Check</b>		Stop Payment	\$35.00
Customer	\$10.00	Internal Transfer	\$10.00
Non-Customer	\$30.00	Charge Back Check (loan payment)	\$25.00
<b>Counter Check</b>		Deposit Correction	\$5.00
	\$1.50	Deposit Item Chargeback	\$10.00
<b>Wire Transfer</b>		Non-US Century ATM Charge	\$3.00
Incoming Wire Transfer Fee	\$15.00	Debit Card Replacement	\$10.00
Outgoing <b>Domestic</b> Wire Transfer Fee	<b>\$40.00</b>	ATM/Debit Cards Special Handling	\$20.00
Outgoing International Wire	<b>\$75.00</b>	ATM/Debit Cards Rush Orders	\$60.00
Wire Investigation	<b>\$30.00</b>	Instant issue Debit Card	\$10.00
Wire Tracer	<b>\$30.00</b>	Non-Customer ATM Transactions	\$3.50
<i>(All fees are per item/occurrence)</i>		Levies/Garnishment/Legal Process	\$100.00
<b>Safe Deposit Boxes</b>		Collection-Domestic	\$25.00
<b>Boxes</b>	2"x5" (only available at Aventura Banking Center)	Collection-Foreign	\$70.00
	3"x5"	Excessive Activity-Money Market (per item)	\$10.00
	3"x10"	Excessive Activity-Savings Acct (per item)	\$3.00
	5"x5"	<i>(All fees are per item/occurrence)</i>	
	5"x10"	<b>Nonsufficient Funds Charges</b>	
	10"x10"	Overdraft Funds Paid Charge*	\$38.00
Late Fee	\$10.00	(Charge will apply for every presentment of item)	
Safe Deposit Box Drilling	\$200.00	Nonsufficient Funds Return Charge*	\$38.00
Key Deposit	\$25.00	(Charge will apply for every presentment of item)	
<b>Other Services</b>		Overdraft Interest Rate	18.00%
Audit Confirmation	\$10.00	(for the overdrawn amount per day)	
Automatic Sweep Transfer	\$5.00	Uncollected Funds Charge (paid item)	\$27.00
Customer Safekeeping (per month)	\$5.00	Overdraft Coverage Transfer	\$10.00
Photocopy Document (per copy)	\$2.00	<b>*NSF/Check charge applies to overdrafts created by check, in-person withdrawal, or other electronic means. Excludes one time Point of Sale (POS) and ATM transactions.</b>	
Notary Service	\$10.00	<i>(All fees are per item/occurrence)</i>	
Signature Guarantee	\$5.00	<b>Account Servicing:</b>	
Research (per hour)	\$25.00	Accounts Closed within 180 days of opening	\$25.00
Returned mail (per month)	\$20.00	Account Activity Printout	\$5.00
Night Depository Annual Fee	\$35.00	Account Verification Letter	\$15.00
Night Depository Key Replacement	\$25.00	Dormant Deposit Accounts	
Bulk Deposit Processing (per hour)	\$15.00	(After 12 months-excluding savings accounts)	
Coin rolls (per order)	\$5.00	Monthly Statements Cycle	\$25.00
Strapped bills-outgoing (per order)	\$5.00	Quarterly Statements	\$75.00
Bank Reference	\$10.00	Dormant Savings Accounts (after 24 months)	
Non-USCB Customer Check Cashing Fee	\$7.00	Monthly Statements Cycle	\$25.00
<b>ACH Blocks and Filters</b>	<b>\$15.00</b>	Quarterly Statements Cycle	\$75.00
<i>(All fees are per item/occurrence)</i>		Duplicate Statement	\$10.00
		<b>Business DDA Checking</b>	
		Monthly Printed Statements Cycle Fee	\$6.95
		<i>(All fees are per item/occurrence)</i>	

