

Business Account Fee Schedule

Effective
December 1, 2008



csb
community state bank
Redefining Simple.™



Business Account Service Fees

Account closing, within 180 days	\$25.00
Account research/balancing (per hour, 1/2 hour minimum)	\$50.00
Biz Bill Pay monthly service fee	\$7.50
Biz Bill Pay monthly inactivity fee	\$5.00
<small>(After the first 90 days, customers who register for Biz Bill Pay but are inactive for any month will be assessed an inactivity fee of \$5 per month.)</small>	
Business Debit Card	\$10.00
Expedited Delivery	\$85.00
Business Debit Card replacement	\$12.50
Foreign item fee	\$10.00
Cashier's check	\$7.50
Coin-counting (non-customer)	10% of face value
Charge for Deposited Cash/\$1,000	\$.50
Coin/Currency orders	\$.10 per roll/ \$.30 per strap
Collections	\$25.00
Fax	\$5.00
Garnishments/Executions/Levies	\$75.00
Gift cards/card	\$4.00
Money order	\$5.00
Minimum balance to open	\$100.00
MSB Maintenance fee/statement cycle	\$100.00
Night deposit	
Replacement key	\$10.00
Non-locking zipper bags	\$7.00
Locking zipper bags	\$20.00
Negative collected balance fee	Prime +3%
Notary service (non-customer)	\$10.00
Overdraft/NSF Paid/item	\$32.00
Overdraft/NSF Returned/item	\$32.00
Returned deposit item	\$7.50
Safe deposit box rental	
3x5 box	\$20.00
3x10 box	\$40.00
5x10 box	\$55.00
10x10 box	\$90.00
Key replacement	\$40.00
Box drilling	\$120.00-\$145.00
Late payment (annual)	\$20.00
Special statement handling (per statement cycle)	\$25.00
Stop payment	\$32.00

Wire transfers	
Domestic outgoing	\$20.00
Foreign outgoing	\$50.00
Domestic incoming	\$10.00
Foreign incoming	\$30.00

Business Cash Management (BCM) Fees

Online Balance Reporting/statement cycle	\$25.00
ACH module/statement cycle	\$10.00
ACH debits/credits	\$0.08
ACH returned item	\$10.00
Stop payment module/statement cycle	\$10.00
Stop payment	\$16.00
Wire transfer module/statement cycle	\$10.00
Domestic outgoing	\$10.00
Foreign outgoing	\$25.00
Domestic incoming	\$5.00
Foreign incoming	\$15.00
CSB Remote Deposit	
Installation fee (one time)	\$100.00
Monthly maintenance fee	\$60.00
Scanner Equipment	Quoted
Funds recovery service	No Charge
Lockbox processing	Quoted
Merchant processing	Quoted
Zero Balance Account/statement cycle	\$30.00

Activity Charges by Account Type

Small Business Select

Account maintenance (waived with average collected balance > \$5,000)	\$5.00
Debits, Credits, Deposit items > 100	\$.30

Non-Profit Select

Account maintenance	\$10.00
Debits, Credits, Deposit items > 150	\$.25
ACH debits/credits	\$.08
Earnings Credit	Yes
Interest Bearing	Yes

Commercial Select

Account maintenance	\$15.00
Debits	\$.20
Credits	\$.20
Deposit items	
On us	\$.10
Transit	\$.15
ACH debits/credits	\$.08
Earnings Credit	Yes

CSB Investment Sweep Account*

Investment sweep/statement cycle	\$30.00
Line of credit sweep/statement cycle	\$30.00
Investment/Line of credit sweep combination/statement cycle	\$50.00

Business Money Market Savings

Minimum to open	\$1,000.00
Account maintenance (waived with average collected balance > \$5,000)	\$10.00
Debits/statement cycle	6
Excess debit transaction fee/item > 6**	\$11.00
Excess Credit/Deposit items > 10 (per statement cycle)	\$12.50

Government Entity/Public Funds

Minimum to open	\$1,000.00
Account maintenance (waived with average collected balance > \$1,000)	\$15.00
Debits > 25 (per statement cycle)	\$5.00

* FDIC insurance on CSB Investment Sweep Account will be the maximum allowed by law for all deposits held in the same legal ownership category per bank.

** Excess debit transaction fee will appear on your statement as a Total Charge for Debits.

See Terms & Conditions for complete account information. Iowa law requires that certain service charges and fees are subject to sales tax.