

Business Services Fees and Benefits



Fee Services

Small Business Checking

- Monthly Service Charge **No Fee**
- Transaction Fee - First 100 Items **No Fee**
- Transaction Fee - Over 100 Items **\$.20 Per Item**

Regular Business Checking

- Monthly Service Charge:
 - Minimum Daily Balance \$5,000 **No Fee**
 - Minimum Daily Balance Less than \$5,000 **\$12.50**
- Transaction Fee - First 250 Items **No Fee**
- Transaction Fee - Over 250 Items **\$.20 Per Item**

Business Volume Checking

- Monthly Service Fee
 - Minimum Daily Balance - \$15,000+ **No Fee**
 - Minimum Daily Balance - Less Than \$15,000 **\$25.00**
- Transaction Fee - First 500 Items **No Fee**
- Transaction Fee - Over 500 Items **\$.20 Per Item**

(Transaction fees apply to checks cleared, deposited items, transfers, withdrawals and all other credits/debits.)

Cash Services

- Deposits/Withdrawals:
 - Small Business - \$10,000 **No Charge**
 - Regular Business - \$20,000 **No Charge**
 - Business Volume - \$35,000 **No Charge**
- Deposits/Withdrawals in Excess of Account Limits **\$.09 Per \$100**
- Coins/Currency:
 - Box **\$1 Per**
 - Roll **\$.05 Per**
 - Strap **\$.05 Per**

Deposit Services

- Non-Sufficient Funds (NSF) **\$32**
- Returned Check - Two-Party Check **\$8**
- Check Payable & Drawn on Same Person **\$32**
- Night Depository Keys **\$10**
 - Replacement Keys **\$25 Each**
- Deposit Bags **Cost Varies***
- Official Check (More Than Six in 12 months) **\$2 Each**
- Foreign Check Collection **\$10**
- Escheatment **\$60 Per Account/Box**
- Account Research & Reconciliation **\$25 Per Hour**
- Legal Processing **\$75 Per Transaction**

Bill Pay (Internet Banking)

- Same-Day/Next-Day Payments **\$15**

Payroll Services

- Initial Setup **\$50**
- Monthly **\$15**
- Transaction Fee **\$.05 Per Entry Item**

Loans

- Return Loan Payment/Return Check **\$32**
- Account Research & Reconciliation **\$25 Per Hour**

Card Services

- Credit/Debit Card Replacement **\$5**
- Rush Delivery Card Replacement **\$25**
- Late Payment (10 Days or More) **\$25**
- Return Payments or Convenience Check **\$28**
- Design Your Own Card (DYOC) **\$10**

Transfer of Funds

- Outgoing U.S. Wires (Domestic) **\$15**

*For specific pricing, contact our Call Center at (904) 777-6000 or 1 (800) 445-6289.

No-Fee/Free Services

Account Management

- Internet & Mobile Banking
- Magic*Touch

Wire Transfer

- Incoming Wires (Domestic & Foreign)

Card Services

- Debit/Credit/ATM Card
- Credit Card Statement Copy

Deposit Services

- Stop Payment
- ACH
- Official Check (Six or Fewer in 12 Months)
- Statement & Check Copies
- e-Statements (Electronic Statement)
- Coin Machines in Branches

ATM Access

- VyStar Branch and Remote ATMs
- VyStar Surcharge-Free Network
(20,000+ ATMs Nationwide at Specific Retailers)

(Costs at non-VyStar ATMs/networks can vary depending on the ATM owner.)

