

# **Fee Schedule *for*** **BUSINESS ACCOUNTS**



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**Fee Schedule for Business Accounts**  
*Product Descriptions & Service Fees*

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## Business Checking Accounts

Account	Service Fees and How to Avoid Them
<p><b>Business Analysis Checking</b> Designed for business clients with balances of \$25,000 or greater, more than 200 transactions per month and a need to maximize cash flow.</p>	<p>Account Service Fee: \$20 monthly fee</p> <p><i>Earnings Credit:</i> Earnings credit for average available collected balance to offset per item fees.</p>
<p><b>Business Value Checking</b> Designed for business clients that have up to 200 items per month and balances of less than \$20,000.</p>	<p>Account Service Fee: \$5 monthly fee</p> <p>Fee is waived with a Minimum Daily Balance of \$100</p>
<p><b>Community Checking Not for Profit (NFP)</b> Account designed for not-for-profit groups without significant balances desiring a low-cost checking account. Example groups or organizations include, but are not limited to, religious, philanthropic, charitable, educational, political, homeowners' associations and condominium owners' associations.</p>	<p>None</p>
<p><b>Business Checking</b> Designed for business clients that have up to 500 items per month.</p>	<p>Account Service Fee: \$20 monthly fee</p> <p>Fee is waived with a Minimum Daily Balance of \$20,000</p>

Other Important Account Information
<p>Account Statements</p> <ul style="list-style-type: none"> <li>Paper Statement Fee: \$3 per statement cycle</li> <li>Avoid the Paper Statement Fee by signing up for BBO Treasury and enrolling in electronic statements.</li> </ul> <p>Per Transaction Pricing</p> <p>Each deposit posted: \$0.40 Each check paid: \$0.20 Each ACH debit/credit: \$0.15 Each item deposited: \$0.15</p>
<p>Account Statements</p> <ul style="list-style-type: none"> <li>Paper Statement Fee: \$3 per statement cycle</li> <li>Avoid the Paper Statement Fee by maintaining the Minimum Daily Balance requirement; -OR-</li> <li>By enrolling in electronic statements</li> </ul> <p>Transaction Items Included: 200 combined items <i>\$0.40 for each item over 200</i></p>
<p>Account Statements</p> <ul style="list-style-type: none"> <li>Paper Statement Fee: \$3 per statement cycle</li> <li>Avoid the Paper Statement Fee by signing up for BBO Treasury and enrolling in electronic statements.</li> </ul> <p>Transaction Items Included: 150 combined items <i>\$0.40 for each item over 150</i></p>
<p>Account Statements</p> <ul style="list-style-type: none"> <li>Paper Statement Fee: \$3 per statement cycle</li> <li>Avoid the Paper Statement Fee by maintaining the Minimum Daily Balance requirement; -OR-</li> <li>By enrolling in electronic statements</li> </ul> <p>Transaction Items Included: 500 combined items <i>\$0.50 for each item over 500</i></p>

**Business Checking Accounts** *(continued)*

Account	Service Fees and How to Avoid Them
<p><b>Business Checking with Interest</b> Designed for business clients that want to earn interest on their available balance.</p>	<p>Account Service Fee: \$20 monthly fee</p> <p><i>Earnings Credit:</i> Earnings credit for average available collected balance to offset per item fees.</p>

Other Important Account Information
<p>Account Statements</p> <ul style="list-style-type: none"> <li>• Paper Statement Fee: \$3 per statement cycle</li> <li>• Avoid the Paper Statement Fee by signing up for BBO Treasury and enrolling in electronic statements.</li> </ul> <p>Per Transaction Pricing</p> <p>Each deposit posted: \$0.40            Each check paid: \$0.20            Each ACH debit/credit: \$0.15            Each item deposited: \$0.15</p>

**Business Savings and Money Market Accounts**

Account	Service Fees and How to Avoid Them
<p><b>Business Savings</b> A savings account for business clients that want to earn interest with daily access to their money.</p>	<p>Account Service Fee: \$5 monthly fee</p> <p>Fee is waived by maintaining a \$500 Minimum Daily Balance</p>
<p><b>Business Money Management</b> A Money Market Account for business clients that want to earn higher interest on their cash reserves.</p>	<p>Account Service Fee: \$10 monthly fee</p> <p>Fee is waived by maintaining a \$5,000 Minimum Daily Balance</p>

Other Important Account Information
<p>Account Statements</p> <ul style="list-style-type: none"> <li>• Electronic statements are available</li> </ul> <p>Transactions</p> <ul style="list-style-type: none"> <li>• We charge a \$2 Excessive Withdrawal Fee on the fifth and subsequent withdrawals within a month.</li> </ul>
<p>An account with savings account rates that also offers check writing.</p> <p>Account Statements</p> <ul style="list-style-type: none"> <li>• Electronic statements are available</li> </ul> <p>Transactions</p> <ul style="list-style-type: none"> <li>• We charge a \$10 Excessive Withdrawal Fee on each withdrawal after the sixth (beginning on the seventh) within a month.</li> </ul>

## Business Certificate of Deposit (CD)

Account	Service Fees and How to Avoid Them								
<p><b>Certificate of Deposit (CD)</b> A savings product allowing you to choose terms ranging from seven (7) days to ten (10) years.</p> <p>Interest-bearing account with a fixed interest rate.</p> <p>Minimum deposit requirements to open and maintain CD:</p> <table border="0"> <thead> <tr> <th><b>Original Term</b></th> <th><b>Minimum Deposit*</b></th> </tr> </thead> <tbody> <tr> <td>7 days – 31 days</td> <td>\$25,000</td> </tr> <tr> <td>32 days – 364 days</td> <td>\$2,500</td> </tr> <tr> <td>12 months or more</td> <td>\$500</td> </tr> </tbody> </table>	<b>Original Term</b>	<b>Minimum Deposit*</b>	7 days – 31 days	\$25,000	32 days – 364 days	\$2,500	12 months or more	\$500	<p>None</p>
<b>Original Term</b>	<b>Minimum Deposit*</b>								
7 days – 31 days	\$25,000								
32 days – 364 days	\$2,500								
12 months or more	\$500								

Other Important Account Information								
<p>Transactions</p> <ul style="list-style-type: none"> <li>No additional deposits are permitted.</li> <li>Withdrawals may be subject to penalty; see the <i>Early Withdrawal</i> section below.</li> </ul> <p>Account Statements</p> <ul style="list-style-type: none"> <li>You may receive a combined statement showing your CD balance if you also have a business checking account and have notified a banker to combine account statements. You may notify us by visiting any one of our banking centers or calling the 1st Source Customer Service Center at 800-513-2360.</li> </ul> <p>Renewal</p> <ul style="list-style-type: none"> <li>A CD issued as single maturity will not automatically renew and will not earn interest after the maturity date.</li> <li>An automatic renewal CD renews at maturity for a time period equal to the original term unless we notify you otherwise, in writing. The interest rate and APY for each renewal term will be the standard interest rate and APY currently offered on the maturity date unless we notify you otherwise, in writing.</li> <li>An auto-renewed CD may be redeemed during the grace period. Refer to Section VIII(A), of the <i>Agreement for Deposit – Business Accounts</i> for additional information on CD maturity and grace periods.</li> </ul> <p><b>Early Withdrawal</b> Each full or partial withdrawal before the maturity date may result in a penalty charge based on the following schedule.</p> <table border="1"> <thead> <tr> <th data-bbox="1119 870 1444 906">Original Term</th> <th data-bbox="1451 870 2020 906">Early Withdrawal Penalty*</th> </tr> </thead> <tbody> <tr> <td data-bbox="1119 911 1444 976">At least seven (7) days but less than six (6) months</td> <td data-bbox="1451 911 2020 976">All interest that would have been earned on the amount withdrawn for the full term.</td> </tr> <tr> <td data-bbox="1119 980 1444 1045">At least six (6) months but less than one (1) year</td> <td data-bbox="1451 980 2020 1045">180 days' interest that would have been earned on the amount withdrawn.</td> </tr> <tr> <td data-bbox="1119 1050 1444 1115">One (1) year or more</td> <td data-bbox="1451 1050 2020 1115">12 months' interest that would have been earned on the amount withdrawn.</td> </tr> </tbody> </table> <p>*If a withdrawal is made zero (0) to six (6) days from the CD opening, an early withdrawal penalty applies. This penalty is at least seven (7) days' simple interest on the amount withdrawn.</p> <p>If a withdrawal reduces the balance below the minimum deposit requirement, it may be necessary to redeem the entire CD. Interest compounded and credited during the term of a CD may be withdrawn without penalty prior to the maturity of the CD. Annual Percentage Yield (APY) assumes the interest remains on deposit until maturity and a withdrawal will reduce earnings.</p> <p>For information on how we calculate interest, see <i>Daily Balance Method</i> in Section I of the <i>Agreement for Deposit – Business Accounts</i>. The Interest Rate and Annual Percentage Yield (APY) may be obtained by contacting any one of our banking centers or calling the 1st Source Customer Service Center at 800-513-2360.</p>	Original Term	Early Withdrawal Penalty*	At least seven (7) days but less than six (6) months	All interest that would have been earned on the amount withdrawn for the full term.	At least six (6) months but less than one (1) year	180 days' interest that would have been earned on the amount withdrawn.	One (1) year or more	12 months' interest that would have been earned on the amount withdrawn.
Original Term	Early Withdrawal Penalty*							
At least seven (7) days but less than six (6) months	All interest that would have been earned on the amount withdrawn for the full term.							
At least six (6) months but less than one (1) year	180 days' interest that would have been earned on the amount withdrawn.							
One (1) year or more	12 months' interest that would have been earned on the amount withdrawn.							

## Other Account Fees & Services

Fee Category	Fee Name/Description	Fee Amount
<b>Debit Card (Business Resource Plus®)</b>	<b>Replacement Fee</b> We may charge a replacement fee for each card issued after the third card in a 12-month period.	\$5 per card
	<b>Mastercard® Cross Border Fee / Service Charge Debit Fee</b>	2.8% of the U.S. dollar amount of the transaction
	<b>Mastercard® CCA (Currency Conversion Assessment) Fee</b> If you make a purchase outside the United States or its territories in a foreign currency, you may see a Currency Conversion Assessment (CCA) and a Cross Border fee. If you make a purchase outside the United States or its territories in U.S. currency, you may see only a Service Charge Debit Fee.	0.2% of the U.S. dollar amount of the transaction
<b>ATM Fees</b> 1st Source Bank ATM: an ATM that displays the 1st Source name on the ATM.  Non-1st Source ATM: an ATM that does not display the 1st Source name on the ATM.	<b>ATM Transaction Fee</b> Charged for withdrawals and transfers at a non-1st Source ATM.	\$3 per transaction + fee(s) charged by ATM operator/network
	<b>International ATM/POS Transaction Fee</b>	.08/1.00% per transaction + fee(s) charged by ATM operator/network
<b>Overdraft</b>	<b>Carefree Line of Credit Participation Fee</b> Annual fee for a Carefree Line of Credit linked to a checking account for overdraft protection. Fee is assessed to your checking account on the anniversary of the Carefree agreement.	\$24 annual fee

Other Important Information About This Fee
The replacement fee does not apply when we replace a card upon its expiration and/or due to identity theft.
For ATM transactions, these fees are in addition to the ATM Transaction Fee. Please call us before traveling internationally for assurance your transactions will be permitted. Your financial wellness is important to us and transactions out of your normal pattern may be restricted for security reasons without prior notification.
There are no fees for withdrawals, deposits, transfers, and balance inquiries for your 1st Source account when using a 1st Source ATM. Deposits may not be available at some ATMs.  When you use a non-1st Source Bank ATM, you may be charged a fee by the ATM operator or any network used, and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer. An ATM operator may charge you multiple fees for multiple transactions. For example, you may be charged a balance inquiry fee and an additional fee for a withdrawal during the same ATM session.
Fees for using an ATM outside of the United States or its territories.
A Carefree Line of Credit is an optional credit product that offers you protection from checking account overdrafts and associated fees by advancing funds from the line of credit to your checking account. Subject to credit approval. See your banker for details.

Other Account Fees & Services (continued)

Fee Category	Fee Name/Description	Fee Amount
<i>Overdraft continued</i>	<b>Overdraft Item Fee</b> Fee charged for any overdraft item that causes your account to be overdrawn by \$3 or more.	\$36 per item Maximum of 3 fees per day
	<b>Daily Overdraft Fee</b> A fee for each day the account remains overdrawn by more than \$3. The fee begins on the seventh (7th) consecutive business day of the overdraft.	\$7 per day
	<b>Non-Sufficient Funds Fee (NSF Fee)</b> Fee for a returned item occurs when an item is returned to payee when the current balance in an account is insufficient to cover a given transaction.	\$36 per item Maximum of 3 fees per day
<b>Wire Fees</b>	<b>Incoming Wire Fee</b>	\$15
	<b>Outgoing Domestic Wire Fee</b>	\$30
	<b>Outgoing International Wire Fee</b>	\$50
<b>Miscellaneous</b>	<b>Stop Payment Fee</b>	\$36 per item
	<b>Notary Service</b>	\$2
	<b>Garnishment Processing Fee</b>	Lesser of \$20 or the amount then in the deposit account unless otherwise limited by law
	<b>Levy Processing Fee</b>	\$100

Other Important Information About This Fee
When the current balance in your account is insufficient to cover an item, we may either authorize and pay the item and overdraw the account (an overdraft item) on all transaction types if you have opted in to the overdraft choice service or return the item unpaid (a returned item). If we return the item, a Non-Sufficient Funds Fee (NSF Fee) may be charged.
We will charge you an overdraft fee for an overdraft caused by one-time debit card and ATM transactions unless you opt out of our Overdraft Choice service. For more information on this service, visit any one of our banking centers or call the 1st Source Customer Service Center at 800-513-2360.  You may be charged overdraft fees for overdrafts caused by other types of transactions, including checks and other transactions made using your checking account number and automatic bill payments unless you have opted out of all overdraft choices completely. Then your items will be returned unpaid and a Non-Sufficient Funds Fee (NSF Fee) will be charged.
For Other Important Information about Non-Sufficient Funds Fee (NSF Fee) refer to <i>Section III.B. Overdrafts, Overdraft Protection and Overdraft Privilege</i> in the <i>Agreement for Deposits – Business Accounts</i> .  Maximum of 3 Overdraft Item or NSF fees per day
Fee for incoming wire transfers.
Fee for outgoing domestic wire transfers.
Fee for outgoing international wire transfers. Other financial institutions involved in the wire transfer may also charge fees and deduct their fees from the amount of the wire transfer.
If you request that we stop payment on a recurring debit card transaction, we will close your card and issue you a new one. You may be charged the Replacement Fee disclosed above.  We will not stop payments on one-time debit card transactions.
Fee to notarize a document.
Fees applied to each legal order or process that directs us to freeze, attach or withhold funds or other property. If there are insufficient available funds in your account to pay the entire fee, we may apply the remaining funds to the fee.
Fee applied to process a tax liability.

Other Account Fees & Services (continued)

Fee Category	Fee Name/Description	Fee Amount
<i>Miscellaneous continued</i>	<i>Dormant Account Fee</i>	\$5 per month
	<i>Account Balancing and Reconciliation Fee</i>	\$20 per hour
	<i>Check Copy Fee</i>	\$3 per check
	<i>Check Image Fee</i> Fee to include check images with your paper statements.	\$5 per statement cycle for back of checks
	<i>Check Order/Supply Fee</i>	Varies based on items ordered
	<i>Check Cashing Fee</i>	\$5 per check
	<i>Immediate Payments Fee</i>	\$0.20 per incoming transaction
	<i>Money Service Business Principal Fee</i>	\$150 per month
	<i>Money Service Business Agent Fee</i>	\$75 per month
	<i>ATM Owner Fee</i>	\$75 per month
	<i>Treasurer's Check Fee</i>	\$7
	<i>Temporary Check</i>	\$3
	<i>Additional Statement Fee</i>	\$5 per statement
<i>Multiple Statement Fee</i> Fee to provide you with a duplicate copy of your account statement each statement cycle.	\$5 per statement, per cycle	

Other Important Information About This Fee
Fee charged when there has been no customer-generated activity on a checking account for one (1) year or on a savings account for three (3) years. If there are insufficient available funds in your account to pay the entire fee, we may apply the remaining funds to the fee.
Fee for assistance with account balancing.
Fee for a one-time request for a copy of a check. Return of physical checks is not available.
The service of providing images of the back of checks onto account statements is restricted to paper statements only. An additional fee for opting into paper statements will apply.  Images of the front of checks are accessible at no extra charge for all checking accounts, applicable to both paper and electronic statements.
An order of checks, deposit slips or other banking supplies. Check/supply orders through Deluxe will appear on your statement as "1ST SOURCE SBEND CHK PERS."
A fee may be assessed to a payee presenting a check that you issued if the payee is not a 1st Source Bank client. A 1st Source Bank client is an account owner of a deposit account (checking, savings, CD).
Immediate Payments allow faster payment processing and real time settlement.
An "MSB Principal" is registered with FinCen to provide certain financial services.
An "MSB Agent" is authorized by the MSB Principal to offer certain financial services on the MSB Principal's behalf.
An "ATM Owner" is a business that has an ATM on-site.
Fee to purchase a Treasurer's Check.
Fee to obtain a counter check.
Fee for a one-time request for an additional copy of an account statement.
You may request up to three additional copies of your account statement to be provided to a joint owner, fiduciary, or advisor.

Other Account Fees & Services (continued)

Fee Category	Fee Name/Description	Fee Amount
<i>Miscellaneous continued</i>	<i>Coin Counter</i>	Business Client: 2% or \$5, whichever is greater  Non-customers: 10% and use of self-service coin counters  Bags (loose coin) shipped to CCV: 2% or \$5, whichever is greater
	<i>Cash Handling – Banking Centers</i>	< \$1,000 = None
		\$1,000 to \$2000 = \$0.10 per \$100 (Minimum: \$1)
	> \$2,000 = \$50 per month Transportation Fee \$1.25 per deposit and \$0.01 for each bill	
	<i>Cash Handling – Central Cash Vault</i>	<b>Deposits</b> \$1.25 per Deposit \$0.17 per Federal Reserve Standard Strap \$0.01 per Loose Currency Bill Counted \$2 per Federal Reserve Standard Coin Bag  <b>Orders</b> \$10 per Order \$0.20 per Federal Reserve Standard Strap \$0.05 per Federal Reserve Standard Coin Roll

Other Important Information About This Fee
Fee to count coins.
NA
Retail Business Customer: Banking Center calculates and charges (Charge less excess earnings credit equals fee).  Business Banking Group Customers: Banking Center calculates and reports to Central Cash Vault which submits it as a line item on Business Analysis.
Checks and cash are deposited separately. Checks are processed at the banking center. Provisional credit for cash processed at the banking center. Cash deposit held for shipment to cash vault (twice weekly). The central cash vault verifies cash within 4 business days of provisional credit.  Cash Vault calculates and submits it as a line item on Business Analysis.
Charges for deposits and orders processed in the Central Cash Vault.  Armored Courier charges are separate and are dependent on agreement directly between client and armored courier.

Other Account Fees & Services (continued)

Fee Category	Fee Name/Description	Fee Amount
<i>Miscellaneous continued</i>	<i>Verification of Deposits</i>	\$15
	<i>Collections – Drafts (Domestic and Foreign)</i>	\$10 plus secure shipment charges and amount correspondent or foreign bank charges.
	<i>Collections – Foreign Currency</i>	\$20 for orders of \$300 or less. \$10 for orders over \$300.
	<i>Foreign Currency Orders</i>	\$20 for orders of \$300 or less. \$10 for orders over \$300.
	<i>Foreign Check Exchange</i>	\$17
	<i>Special Services</i>	\$10
	<i>Return Check – Special Address</i>	\$5
	<i>Return Check – Special Notification</i>	\$3 per occurrence

Other Important Information About This Fee
Fee charged to the third-party requestor for verification of an account balance. We will disclose the amount in your deposit account to a third party upon your authorization.
Checks received that either state Draft on them or are not drawn on a US bank.
The order of a foreign currency from outside the U.S. or its territories. Transaction value limits may apply.
The order of a foreign currency from outside the U.S. or its territories. Transaction value limits may apply.
Fee for a foreign check. The check is drawn on a financial institution in the non-home country of the currency needed.
Fee for special handling of a deposited checked returned unpaid.
Fee to send a returned check to an address that is not the account address.
Fee to notify account holder of a returned checked via email, phone, or fax.



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