

# Fee Schedule for Business Accounts

## Product Description & Service Fees

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## Business Checking Accounts

Account	Service Fees and How to Avoid Them	Other Important Account Information
<p><b>Business Analysis Checking</b></p> <p>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>Earnings Credit: Earnings credit for average available collected balance to offset per item fees</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>Per Transaction Pricing</p> <p>Each deposit posted: \$0.40</p> <p>Each check paid: \$0.20</p> <p>Each ACH debit/credit: \$0.15</p> <p>Each item deposited: \$0.15</p>
<p><b>Business Value Checking</b></p> <p>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>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</p> <p><i>\$0.40 for each item over 200</i></p>
<p><b>Community Checking Not for Profit (NFP)</b></p> <p>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>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 enrolling in electronic statements.</li> </ul> <p>Transaction Items Included: 150 combined items</p> <p><i>\$0.40 for each item over 150</i></p>
<p><b>Business Checking</b></p> <p>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>	<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</p> <p><i>\$0.50 for each item over 500</i></p>

Account	Service Fees and How to Avoid Them	Other Important Account Information
<p><b>Business Checking with Interest</b></p> <p>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>	<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</p> <p>Each check paid: \$0.20</p> <p>Each ACH debit/credit: \$0.15</p> <p>Each item deposited: \$0.15</p>

## Business Savings and Money Market Accounts

Account	Service Fees and How to Avoid Them	Other Important Account Information
<p><b>Business Savings</b></p> <p>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>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><b>Business Money Management</b></p> <p>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 \$500 Minimum Daily Balance</p>	<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	Other Important Account Information																
<p><b>Certificate of Deposit (CD)</b></p> <p>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="1" data-bbox="113 496 506 667"> <thead> <tr> <th>Original Term</th> <th>Minimum Deposit*</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> <p>*Subject to change on promotional CDs.</p>	Original Term	Minimum Deposit*	7 days - 31 days	\$25,000	32 days - 364 days	\$2,500	12 months or more	\$500	<p>None</p>	<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 Early Withdrawal section below.</li> </ul> <p>Account Statements</p> <p>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.</p> <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>Early Withdrawal</p> <p>Each full or partial withdrawal before the maturity date may result in a penalty charge based on the following schedule:</p> <table border="1" data-bbox="800 816 1976 1097"> <thead> <tr> <th>Original Term</th> <th>Early Withdrawal Penalty*</th> </tr> </thead> <tbody> <tr> <td>At least seven (7) days but less than six (6) months</td> <td>All interest that would have been earned on the amount withdrawn for the full term</td> </tr> <tr> <td>At least six (6) months but less than one (1) year</td> <td>180 days' interest that would have been earned on the amount withdrawn</td> </tr> <tr> <td>One (1) year or more</td> <td>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 Daily Balance Method 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
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## Other Account Fees & Services

Fee Category	Fee Name/Description	Fee Amount	Other Important Information About This Fee
<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	The replacement fee does not apply when we replace a card upon its expiration and/or due to confirmed identity theft.
	<b>Mastercard® Cross Border Fee / Service Charge Debit Fee</b>	2.8% of the U.S. dollar amount of the transaction	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.
	<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 at a non-1st Source ATM	\$3 per transaction + fee(s) charged by ATM operator/network	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 could be charged a balance inquiry fee and an additional fee for a withdrawal during the same ATM session.
	<b>International ATM/POS Transaction Fee</b>	.08/1.00% per transaction + fee(s) charged by ATM operator/network	Fees for using an ATM outside of the United States or its territories.

Fee Category	Fee Name/Description	Fee Amount	Other Important Information About This Fee
<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	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.
	<b>Overdraft Item Fee</b> Fee charged for any overdraft item that causes your account to be overdrawn by more than \$3.	\$36 per item Maximum of 3 fees per day	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.
	<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	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.
	<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	For Other Important Information about Non-Sufficient Funds Fee (NSF Fee) refer to Section III.B. Overdrafts, Overdraft Protection and Overdraft Privilege in the <i>Agreement for Deposits – Business Accounts</i> .  Maximum of 3 Overdraft Item or NSF fees per day
<b>Wire Fees</b>	<b>Incoming Wire Fee</b>	\$15	Fee for incoming wire transfers
	<b>Outgoing Domestic Wire Fee</b>	\$30	Fee for outgoing domestic wire transfers appears on the statement as OUTGO DOM WIRE FEE
	<b>Outgoing International Wire Fee</b>	\$50	Fee for outgoing international wire transfers appears on the statement as OUTGO INTL WIRE FEE. Other financial institutions involved in the wire transfer may also charge fees and deduct their fees from the amount of the wire transfer.

<b>Fee Category</b>	<b>Fee Name/Description</b>	<b>Fee Amount</b>	<b>Other Important Information About This Fee</b>
<b>Miscellaneous</b>	<b>Stop Payment Fee</b>	\$36 per item	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.
	<b>Notary Service</b>	\$2	Fee to notarize a document
	<b>Garnishment Processing Fee</b>	Lesser of \$20 or the amount then in the deposit account unless otherwise limited by law.	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.
	<b>Levy Processing Fee</b>	\$100	Fee applied to process a tax liability
	<b>Dormant Account Fee</b>	\$5 per month	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.
	<b>Account Balancing and Reconciliation Fee</b>	\$20 per hour	Fee for assistance with account balancing
	<b>Check Copy Fee</b>	\$3 per check	Fee for a one-time request for a copy of a check. Return of physical checks is not available.
	<b>Check Image Fee</b> Fee to include images of the back of checks with your paper statements	\$5 per statement cycle for back of checks	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.
	<b>Check Order/Supply Fee</b>	Varies based on items ordered	An order of personal checks, deposit slips or other banking supplies. Check/ supply orders through Deluxe will appear on your statement as "1ST SOURCE SBEND CHK PERS"
	<b>Check Cashing Fee</b>	\$5 per check	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 or savings, does not include a CD).
	<b>Immediate Payments Fee</b>	\$0.20 per incoming transaction	Immediate Payments allow faster payment processing and real time settlement.
	<b>Money Service Business Principal Fee</b>	\$150 per month	An "MSB Principal" is registered with FinCen to provide certain financial services.
	<b>Money Service Business Agent Fee</b>	\$75 per month	An "MSB Agent" is authorized by the MSB Principal to offer certain financial services on the MSB Principal's behalf.

<b>Fee Category</b>	<b>Fee Name/Description</b>	<b>Fee Amount</b>	<b>Other Important Information About This Fee</b>
<i>Miscellaneous continued</i>	<b>ATM Owner Fee</b>	\$75 per month	An "ATM Owner" is a business that has an ATM on-site.
	<b>Treasurer's Check Fee</b>	\$7	Fee to purchase a Treasurer's Check
	<b>Temporary Check</b>	\$3	Fee to obtain a counter check
	<b>Additional Statement Fee</b>	\$5 per statement	Fee for a one-time request for an additional copy of an account statement
	<b>Multiple Statement Fee</b> Fee to provide you with a duplicate copy of your account statement each statement cycle.	\$5 per statement, per cycle	You may request up to three additional copies of your account statement to be provided to a joint owner, fiduciary, or advisor.
	<b>Coin Counter</b>	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	Fee to count coins
	<b>Cash Handling – Banking Centers</b>	< \$1,000 = None	N/A
		\$1,000 to \$2000 = \$0.10 per \$100 (Minimum: \$1)	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.
> \$2,000 = \$50 per month Transportation Fee \$1.25 per deposit and \$0.01 for each bill		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	
<b>Verification of Deposits</b>	\$15	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.	

<b>Fee Category</b>	<b>Fee Name/Description</b>	<b>Fee Amount</b>	<b>Other Important Information About This Fee</b>
<i>Miscellaneous continued</i>	<b>Cash Handling – Central Cash Vault</b>	<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	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.
	<b>Collections – Drafts (Domestic and Foreign)</b>	\$10 plus secure shipment charges and amount correspondent or foreign bank charges	Checks received that either state Draft on them or are not drawn on a US bank
	<b>Collections – Foreign Currency</b>	\$17 for orders of \$1,000 or less \$10 for orders over \$1,000	The order of a foreign currency from outside the U.S. or its territories. Transaction value limits may apply.
	<b>Foreign Currency Orders</b>	\$17 for orders of \$1,000 or less \$10 for orders over \$1,000	The order of a foreign currency from outside the U.S. or its territories. Transaction value limits may apply.
	<b>Foreign Check Exchange</b>	\$17	Fee for a foreign check. The check is drawn on a financial institution in the non-home country of the currency needed.
	<b>Special Services</b>	\$10	Fee for special handling of a deposited check returned unpaid
	<b>Return Check – Special Address</b>	\$5	Fee to send a returned check to an address that is not the account address
	<b>Return Check – Special Notification</b>	\$3 per occurrence	Fee to notify account holder of a returned checked via email, phone, or fax