



BUSINESS SCHEDULE OF FEES

Effective December 1, 2025

The following charges may be assessed against your account if any apply.

Business Account Fees:

Account Balancing Assistance (per hour)	\$ 25.00
Account Research (per hour)	\$ 25.00
ATM/Debit Card	
Non-Civista ATM Transaction	\$ 4.50
Replacement Card	\$ 10.00
Check Printing	Customer Cost
Business Mobile Check Deposit	
Up to 20 checks deposited monthly	No Fee
21st check and after (per check)	\$ 5.00
Closing Fee	
(within 90 days of account opening)	\$ 35.00
Collection Items	\$ 45.00
Copies of Checks (per check)	\$ 6.00
Cashier's Check	\$ 15.00
Court Ordered Custodian (per year)	\$ 300.00
Deposit/Loan Verification Fee	\$ 25.00
Deposit Box Drilling	Actual Cost
Deposit Box Key Replacement	\$ 50.00
Dormant Account Fee (per month)	
Applies to deposit accounts inactive for 12 months and balance under \$500.00	\$ 10.00
Garnishments and Levies	\$ 150.00
Invalid Address/Return Mail Fee	\$ 10.00
Non-sufficient Funds (NSF) Item Paid	\$ 35.00
Non-sufficient Funds (NSF)	
Item Returned Unpaid	\$ 35.00
An overdraft or non-sufficient funds (NSF) may occur on an account by check, in person or ATM withdrawal or by other electronic means.	
Overdraft Transfer Service	\$ 10.00
Replacement Statement with Images	\$ 20.00
Returned Check or ACH Item	\$ 25.00

Stop Payment	\$ 38.00
Wire Transfers (Domestic)	
Incoming	\$ 15.00
Outgoing – in Branch	\$ 40.00
Outgoing – Online	\$ 15.00
Wire Transfers (Foreign)	
Incoming	\$ 25.00
Outgoing	\$ 75.00

Business Savings Account:

Monthly Fee	\$ 4.00
No monthly fee with balance of \$300.00 or more	
Paper Statement Option	\$ 7.00

Business Money Market Investment Account & Public Fund Money Market Investment Account:

Monthly Fee	\$ 12.00
No monthly fee with balance of \$2,500.00 or more	
Paper Statement Option	\$ 7.00

Business Choice & Public Fund Business Choice Checking Activity Fees:

Monthly Fee	\$ 25.00
Paper Statement Option	\$ 7.00
Debits/Checks Paid	\$.27
Deposits	\$.76
Checks Deposited – On Us	\$.24
Checks Deposited – Foreign/Transit	\$.26
Electronic Debits/Credit	\$.24

Currency:

First \$10,000 Deposited	No Fee
Over \$10,000	\$.19 for every \$100
First \$10,000 Withdrawn	No Fee
Over \$10,000	\$.19 for every \$100

Coin:

First \$2,000 Deposited	No Fee
Over \$2,000	\$.19 for every \$100
First \$2,000 Withdrawn	No Fee
Over \$2,000	\$.19 for every \$100

Business Classic & Public Fund

Business Classic Checking Activity Fees:

Monthly Fee	\$ 8.00
No monthly fee with balance of \$1,000.00 or more per statement cycle, or 10+ debit card transactions per statement cycle, or \$10,000 combined deposit balance	
Paper Statement Option	\$ 7.00
Credits, Debits Deposited Items:	
150 Items (Per Item)	No Fee
Over 150 Items (Per Item)	\$.37
Currency:	
First \$10,000 Deposited	No Fee
Over \$10,000	\$.19 for every \$100
First \$10,000 Withdrawn	No Fee
Over \$10,000	\$.19 for every \$100
Coin:	
First \$2,000 Deposited	No Fee
Over \$2,000	\$.19 for every \$100
First \$2,000 Withdrawn	No Fee
Over \$2,000	\$.19 for every \$100

Business Vantage Checking Activity Fees:

Monthly Fee	\$ 15.00
Paper Statement Option	\$ 7.00
Credits, Debits Deposited Items (excluding debit card transactions):	
400 Items (Per Item)	No Fee
Over 400 Items (Per Item)	\$.37
Currency:	
First \$10,000 Deposited	No Fee
Over \$10,000	\$.19 for every \$100
First \$10,000 Withdrawn	No Fee
Over \$10,000	\$.19 for every \$100
Coin:	
First \$2,000 Deposited	No Fee
Over \$2,000	\$.19 for every \$100
First \$2,000 Withdrawn	No Fee
Over \$2,000	\$.19 for every \$100

Business Interest Checking Activity Fees:

Monthly Fee	\$ 25.00
No monthly fee with balance of \$1,000.00 or more per statement cycle, or 10+ debit card transactions per statement cycle, or \$10,000 combined deposit balance	
Paper Statement Option	\$ 7.00
Credits, Debits Deposited Items:	
150 Items (Per Item)	No Fee
Over 150 Items (Per Item)	\$.37
Currency:	
First \$10,000 Deposited	No Fee
Over \$10,000	\$.19 for every \$100
First \$10,000 Withdrawn	No Fee
Over \$10,000	\$.19 for every \$100
Coin:	
First \$2,000 Deposited	No Fee
Over \$2,000	\$.19 for every \$100
First \$2,000 Withdrawn	No Fee
Over \$2,000	\$.19 for every \$100

Public Fund Interest Checking & IOLTA/IOTA Checking Activity Fees:

Monthly Fee	\$ 25.00
Paper Statement Option	\$ 7.00
Debits/Checks Paid	
Deposits	\$.27
Checks Deposited- On Us	\$.24
Checks Deposited – Foreign/Transit	\$.26
Electronic Debits/Credits	\$.24
Currency:	
First \$10,000 Deposited	No Fee
Over \$10,000	\$.19 for every \$100
First \$10,000 Withdrawn	No Fee
Over \$10,000	\$.19 for every \$100
Coin:	
First \$2,000 Deposited	No Fee
Over \$2,000	\$.19 for every \$100
First \$2,000 Withdrawn	No Fee
Over \$2,000	\$.19 for every \$100

Treasury Management Services

Treasury Management Platform Service \$ 25.00

ACH Service:

Initial Installation (one-time charge) \$ 75.00

Monthly Service Charge \$ 40.00

Monthly Service Charge with Same Day ACH . \$ 50.00

Batch per file fee \$ 3.00

Batch per item fee \$.37

Same Day ACH per item fee \$ 1.00

Data Transmission Fee \$ 200.00

X937 File Transmission \$ 300.00

Business Bill Pay/per user monthly \$ 5.00

Desktop Banker:

Charge per CD \$ 30.00

Line of Credit Sweep:

Set-Up Fee (one-time charge) \$ 25.00

Monthly Service Charge \$ 200.00

Online Wire Transfer:

Monthly Wire Module Service Charge \$ 20.00

Domestic Incoming \$ 15.00

Domestic Outgoing \$ 15.00

Wire Advice - US Mail \$ 5.00

Reverse Wire Fee \$ 45.00

Positive Pay — Checks:

Initial Installation (one-time charge) \$ 35.00

Monthly Service Charge/per account \$ 25.00

Check Exceptions/per Item \$.10

Check File fee/per submitted file \$ 1.50

Check Returned Item Charge/per Item \$ 15.00

Payee Match/monthly \$ 35.00

Payee Match/per Item \$.10

ACH Positive Pay:

Initial Installation (one-time charge) \$ 35.00

Monthly Service Charge/per account \$ 25.00

ACH Returned Item Charge/per Item \$ 15.00

ACH Debit Block \$ 50.00

ACH Exceptions/per Item \$.07

Remote Deposit Capture Service:

Initial Installation (one-time charge) \$ 75.00

Monthly Service Charge (Main Account) \$ 50.00

Equipment Lease/Monthly \$ 35.00

Batch per item fee \$.14

Equipment (Scanner) Purchase Varies; ask for details

Zero Balance Account (ZBA) Sweep:

Monthly Service Charge (Main Account) \$ 40.00

Monthly Service Charge (Sub Accounts) \$ 20.00
(After 1st Account/per account)