

BUSINESS ACCOUNT FEE SCHEDULE

EFFECTIVE AUGUST 2, 2016

Business Checking Account Pricing Guide

Checking fees assessed approximately 15 days after the end of the month:

Balances to offset maintenance fees

Basic Business Checking.....	\$2,500 average monthly
	OR \$10,000 average relationship ¹
Business Checking.....	\$5,000 average monthly
	OR \$25,000 average relationship ¹
Business Max Checking.....	\$25,000 average monthly
	OR \$100,000 average relationship ¹

Monthly maintenance fee (when minimum account balance, relationship balance or activity requirements are not maintained)

Basic Business Checking.....	\$15
Business Checking.....	\$20
Business Max Checking.....	\$35

Included transaction items²

Basic Business Checking.....	100
Business Checking.....	250
Business Max Checking.....	500

Excess transaction item fee

Basic Business Checking/Business Checking/ Business Max Checking.....	\$0.50 per item ²
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Business Savings and Money Market Account Pricing Guide (when in excess of 75 items² per month)

Monthly maintenance fee (when below minimum balance)

Business/Nonprofit/Public Funds Savings.....	\$7
Business/Nonprofit/Public Funds Money Market and Small Business/Nonprofit Money Market ³	\$15
Business/Nonprofit/Public Funds Money Market Advantage.....	\$20

Included transaction items²

Business/Nonprofit/Public Funds Savings/Public Funds Money Market and Small Business/Public Funds Money Market Advantage/ Nonprofit Money Market ³	75
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Excess transaction item fee

Business/Nonprofit/Public Funds Savings.....	\$0.20 per item ²
Business/Nonprofit/Public Funds Money Market and Small Business/Nonprofit Money Market ³ and Business/ Nonprofit/Public Funds Money Market Advantage.....	\$0.40 per item ²

Limitations on all Money Market and Savings Accounts

Federal Reserve Regulation D limits the total number of transfers made by check and telephone, online banking and overdraft protection, as well as preauthorized transfers (including debit card purchases, automatic transfers and wire transfers) to six (6) per calendar month for savings and money market accounts not on combined statement, or statement period for savings and money market accounts on a combined statement. The bank will impose an excess activity fee of \$12 for each transaction exceeding these limitations. There also is a \$1 fee for each in-person withdrawal exceeding six (6) per month.

Nonprofit and Public Funds Checking Account Pricing Guide

Checking fees assessed approximately 15 days after the end of the month:

Balances to offset maintenance fees

Nonprofit/Public Funds Checking.....	\$250 average monthly
	OR \$2,500 average relationship ¹
Nonprofit Premium/ Public Funds Premium Checking.....	\$15,000 average monthly
	OR \$50,000 average relationship ¹

Monthly maintenance fee (when minimum account balance, relationship balance or activity requirements are not maintained)

Nonprofit/Public Funds Checking.....	\$5
Nonprofit Premium/Public Funds Premium Checking.....	\$20

Included transaction items²

Nonprofit/Public Funds Checking.....	250
Nonprofit Premium/Public Funds Premium Checking.....	500

Excess transaction item fee.....

	\$0.50 per item ²
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Miscellaneous Service Fees

Fees for the following services will be applied to the account approximately 15 days after the end of the month:

Monthly paper statement fee

Basic Business Checking/Business Checking/ Business Max Checking ⁴	\$3 per account
Nonprofit/Public Funds Checking/Nonprofit Premium/ Public Funds Premium Checking ⁵	\$3 per account

Included Cash Deposited³

Basic Business Checking.....	\$3,000
Business Checking.....	\$5,000
Business Max Checking.....	\$10,000
Nonprofit/Public Funds Checking.....	No charge
Nonprofit Premium/Public Funds Premium Checking.....	No charge
Business/Nonprofit/Public Funds Savings/Public Funds Money Market and Small Business/Public Funds Money Market Advantage/ Nonprofit Money Market ³	\$10,000

Additional Cash Deposited³

Basic Business Checking greater than \$3,000 per month.....	\$0.19 per \$100
Business Checking greater than \$5,000 per month.....	\$0.19 per \$100
Business Max Checking greater than \$10,000 per month.....	\$0.19 per \$100
Business/Nonprofit/Public Funds Savings/Public Funds Money Market and Small Business/Public Funds Money Market Advantage/ Nonprofit Money Market greater than \$10,000 per month ³ ...	\$0.17 per \$100

Included furnished rolled coin

Basic Business Checking.....	20
Business Checking.....	40
Business Max Checking.....	60
Nonprofit/Public Funds Checking/ Nonprofit Premium/ Public Funds Premium Checking.....	0

Additional rolled coin.....

	\$0.20 per roll
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1 Relationship balances include aggregate average balances of any business deposits and/or business loans under identical customer profile/CIF number. Note: Excludes Consumer Accounts, Elan/FDR credit cards, Commercial Analyzed Accounts and AIS Investment Accounts.

2 Includes deposits and other credits, items deposited, checks and other debits, Remote Deposit items, and ACH originated debits and credits. Does not include debit card purchases.

3 Fees may be applied to money market and savings accounts in addition to checking accounts

4 IOLTA and IBRETA accounts are excluded from the paper statement fee. Clients who receive combined paper statements are also subject to the per account fee. eStatements are available at no charge.

5 Clients who receive combined paper statements are also subject to the per account fee. eStatements are available at no charge.

Miscellaneous Service Fees (cont.)

Included furnished currency straps

Basic Business Checking	5
Business Checking	10
Business Max Checking	15
Nonprofit/Public Funds Checking/Nonprofit Premium/ Public Funds Premium Checking	0

Additional furnished currency straps \$0.60 per strap

Fees for the following services will be applied to the account at the time of occurrence or approximately 15 days after the end of the month, depending on your business product type:

Account research \$30 per hour (one hour min.)

DDA statement - additional, interim or special cut-off \$30 each

ATM balance inquiry

Associated Bank ATMs	No charge
Non-Associated surcharge-free ATMs ⁷	No charge
Other non-Associated ATMs	\$2

ATM merchant point of sales No charge

ATM withdrawals

Associated Bank ATMs	No charge
Non-Associated surcharge-free network ATMs ⁷	No charge
Other non-Associated ATMs (excludes Associated Bank and non-Associated surcharge-free network ATMs)	\$2.50
Owner's surcharge fees may also apply.	

International ATM/debit card fees

3% of transaction amount on ATM withdrawals and debit card purchases;
plus, a currency conversion fee of 0.2% of the transaction amount on
PIN-based ATM or debit card transactions

Cashier's checks

Clients	\$8 each
Non-customer (exchanging check drawn on Associated Bank)	\$12 each

Check cashing for non-customers⁸ \$6 per item

Check images with statements \$12

Check safekeeping No charge

Check verification

Items drawn on Associated Bank (automated) 800-236-7160	
Other bank items 800-236-8866	\$5

Credit inquiry \$28

Daily statement \$10 per day

Deposit adjustments (debit or credit) \$8 each

Faxes (received) \$5

Garnishments and levies \$100 per account

Money orders

Clients	\$8 each
Non-customer (exchanging check drawn on Associated Bank)	\$10 each

Overdraft - Item or debit returned or paid \$35 each

Continuous overdraft

Applies when an account is overdrawn for more than
five (5) consecutive business days \$7 per day

Business checking overdraft protection

Transfer from other deposit accounts, business card, business equity or business line of credit	\$15 per transfer
One-time setup fee	\$10

NSF (unavailable funds) - Item or debit returned or paid \$35 each

Return items

Deposited item returned unpaid	\$12
Returned item redeposited	\$13
Special instructions	\$35 per month
Phone or fax notification	\$20 each
Email notification	\$3 each

Safe deposit box

Rental fee	Varies by size
Safe deposit drilling fee	\$225
Safe deposit box key	\$25
Late fee	\$20 per month

Stop payments

Per item or range of items

Uncollected funds usage Prime plus 4%⁶

Business Associated Connect[®] Online Banking Pricing Guide

Setup fee, base module only No charge

Included online accounts

Basic Business Checking	4
Business Checking	6
Business Max Checking	8
Nonprofit/Public Funds Checking	2
Nonprofit Premium/Public Funds Premium Checking	4

Additional online accounts \$5 per account

Transfers between Associated Bank accounts No charge

Out of Band Authentication (OOBA)

Domestic OOBA	No charge
International OOBA	\$0.20 per call

Business Online Bill Pay \$6.50 per Associated Connect profile
\$0.65 per bill payment transaction -
waived for the first 10 bill payments per month.

For other available modules, service fees provided upon request.

Wire Transfers Pricing Guide

Domestic

Incoming	\$15 each
Incoming - draw down	\$25 each
Outgoing (branch)	\$100 each
Outgoing (phone)	
Repetitive	\$22 each
Freeform	\$25 each
Outgoing (online)	
Repetitive	\$12 each
Freeform	\$17 each
Outgoing - draw down	\$40 each

International - USD

Incoming	\$21 each
Outgoing - BEN SWIFT ¹ charges (branch)	\$105 each
Outgoing - BEN SWIFT ¹ charges (phone)	\$45 each
Outgoing - OUR SWIFT ¹ charges (branch)	\$110 each
Outgoing - OUR SWIFT ¹ charges (phone)	\$50 each
Outgoing - FULL SWIFT ¹ charges (branch)	\$140 each
Outgoing - FULL SWIFT ¹ charges (phone)	\$80 each
Outgoing (online)	\$30 each

¹ BEN SWIFT Charges: May incur other non-Associated Bank charges;
¹ OUR SWIFT Charges: Correspondent bank charges will not be deducted from wire,
but may incur other non-Associated Bank charges;
¹ FULL SWIFT Charges: Non-Associated Bank charges will not be deducted from wire.
(International wires may incur other non-Associated Bank charges as incurred)



6 The uncollected funds charge is calculated by taking the Associated Prime + 4% times the daily uncollected balance in the account. Other services and fee information may be found in applicable business account brochures.

7 Associated Bank ATM access is free for Associated Bank customers only when you withdraw funds up to the amount of your available balance. In addition, there is no surcharge-fee to access MoneyPass ATMs when you withdraw funds up to the amount of your available balance. For our customers that originated their debit card account in the state of Illinois, there is also no surcharge-fee to access STARs[®] or Allpoint ATMs. ATMs outside of the Associated, MoneyPass and STARs/Allpoint networks may charge a fee. In addition, Associated Bank may charge a Non-Associated ATM fee, balance inquiry fees may apply. MoneyPass is a registered trademark of Elan Financial Services. Star and STARs[®] are trademarks of First Data/Star Network. Allpoint is a registered trademark of Cardtronics, Inc.

8 Cashing checks for non-customers is at bank's discretion. See the Deposit Account Agreement booklet for details.

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Wire Transfers Pricing Guide (cont.)

International – Foreign currency

Incoming.....No charge
 Outgoing.....No charge
International wires may incur other non-Associated Bank charges.

Other wire transfer services

Wire in – business remittance..... \$3 each
 Repetitive wire set-up fee..... \$5 each
 Investigation/research \$25 per hour
 (Plus other bank charges as incurred)
 Notification
 Phone or fax.....\$40 each
 Mail.....\$30 each
 Email..... \$3 each

International Banking Services Pricing Guide

Letters of credit

Import

Issuance Subject to arrangement - minimum \$150
 Amendment \$55
 Negotiation 1/4 of 1% of document value - minimum \$150
 Discrepancy.....\$60 per set of documents (for beneficiary)
 Bankers acceptance 1.5% per annum - minimum \$150
 Transfer 1/4 of 1% - minimum \$100
 Tele-transmission..... \$50 (issuance only)

Export

Advising..... \$100
 Confirmation..... Subject to arrangement - minimum \$150
 Amendment.....\$55
 Document examination..... 1/4 of 1% of document value - minimum \$150
 Discrepancy..... \$50 per set of documents
 Reimbursement \$45
 Bankers acceptance..... 1.5% per annum - minimum \$150
 Transfer 1/4 of 1% - minimum \$150

Standby

Issuance Subject to arrangement - minimum \$300
 Amendment \$65
 Negotiation 1/4 of 1% - minimum \$150
 Auto renew..... \$65
 Invoicing in lieu of debiting an account \$50 per invoice
 Tele-transmission..... \$50

Documentary collections

Sight \$75
 Time \$100
 Payment by wire transfer \$25

Check collections (USD denominated check drawn on bank outside the U.S. and/or over \$10,000 U.S. equivalent)

Check (minimum \$300)..... \$40 (Plus other bank charges as incurred)

International drafts.....\$20 each

Stop payments \$35 per item or range of items

International check deposit

Per item \$5
 Return handling..... \$26 each

Foreign currency

Clients No charge
 Special order \$15 each
 Delivery to Associated Bank retail location
 Standard (two day) \$8
 Overnight \$10
 Priority \$15

International courier and tele-transmission charges applied as incurred; special handling: subject to arrangement, minimum \$150.

Business Tax Manager Pricing Guide

Enrollment..... \$10

Account maintenance \$6 per request
 Includes changes to account information, payment confirmation, passwords/PINs, and additions to state agencies

Per payment fees

Internet \$3.50
 Touch-tone phone..... \$5.50

Optional services

Payment receipt by mail or fax..... \$5
 Quarterly activity statement \$8

Specialized Treasury Services (additional fees apply)

Basic Business Checking/Nonprofit Checking/Public Funds Checking

Fraud prevention services

- ACH block
- ACH filter

Business Checking

Fraud prevention services

- ACH block
- ACH filter

Online pre-funded ACH services

- \$20,000 max daily limit
- 100 items originated
- 4 files per month

Online wire services

Remote deposit

- \$50,000 daily deposit limit
- 100 items deposited per month

Zero balance account

Business Max Checking/Nonprofit Premium Checking/Public Funds Premium Checking

Fraud prevention services

- ACH block
- ACH filter
- Positive Pay (200 items per month)

Online pre-funded ACH services

- \$50,000 max daily limit
- 200 items originated
- 6 files per month

Online wire services

Remote deposit

- \$100,000 daily deposit limit
- 200 items deposited per month

Zero balance account

