

# BUSINESS ACCOUNT FEE SCHEDULE



EFFECTIVE MAY 21, 2025

Page 1 of 6

## Business Savings and Money Market Charges and Usage (fees assessed approximately 15 days after the end of the month)

Minimum opening deposit	Business/Nonprofit/Public Funds Savings	\$100	Per account
	Business/Nonprofit/Public Funds/Small Business Money Market	\$1,000	Per account
	Business/Nonprofit/Public Funds/Money Market Advantage	\$10,000	Per account
Monthly maintenance fee	Business/Nonprofit/Public Funds Savings	\$7	Per account
	Business/Nonprofit/Public Funds/Small Business Money Market	\$15	Per account
	Business/Nonprofit/Public Funds/Money Market Advantage	\$20	Per account
Included transaction items	75 items included		
Excess transaction fee	Business/Nonprofit/Public Funds Savings	\$0.20	Per item
	Business/Nonprofit/Public Funds/Small Business Money Market	\$0.40	Per item
	Business/Nonprofit/Public Funds/Money Market Advantage	\$0.40	Per item
Included cash deposited	\$10,000		
Additional cash deposited (greater than \$10,000 per month)	\$0.35 per \$100		
Statements	No charge for paperless statements		

## Common IOLTA Account Charges and Usage (fees assessed approximately 15 days after the end of the month)

Interest on Lawyers Trust Accounts (IOLTA) are interest bearing accounts, where interest income at the end of the month is paid to the designated state to support community based programs to assist financially low-income individuals with civil and legal matters.

Minimum opening deposit	\$1		
Monthly maintenance fee	IOLTA Illinois	\$20	Per account
	IOLTA Minnesota	\$20	Per account
	IOLTA Wisconsin	\$26	Per account
Transaction item fee	IOLTA Illinois	\$0.65	Per transaction
	IOLTA Minnesota	\$0.65	Per transaction
	IOLTA Wisconsin	\$2.75	Per transaction
Per debit fee	IOLTA Illinois	\$0.27	Per debit
	IOLTA Minnesota	\$0.27	Per debit
	IOLTA Wisconsin	\$0.27	Per debit
Item deposit fee	IOLTA Illinois	\$0.15	Per item
	IOLTA Minnesota	\$0.15	Per item
	IOLTA Wisconsin	\$0.15	Per item
Statements	Choice of paperless or mailed statements at no charge		

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## Common IBRETA Account Charges and Usage (fees assessed approximately 15 days after the end of the month) (cont.)

Interest-Bearing Real Estate Trust Accounts (IBRETA) are interest bearing accounts, where interest income at the end of the month is paid to the designated state to support existing emergency and transitional homeless programs and other charitable programs.

Minimum opening deposit	\$1	
Monthly maintenance fee	IBRETA Minnesota	\$15 per account
	IBRETA Wisconsin	\$15 per account
Transaction item fee	IBRETA Minnesota	\$0.20 per transaction
	IBRETA Wisconsin	\$0.20 per transaction
Per debit fee	IBRETA Minnesota	No charge
	IBRETA Wisconsin	No charge
Item deposit fee	IBRETA Minnesota	No charge
	IBRETA Wisconsin	No charge
Statements	Choice of paperless or mailed statements at no charge	

Funds Availability	Cash, electronic direct deposits and checks drawn on Associated Bank	Available for withdrawal immediately.
	Check deposits drawn on other banks	Available for withdrawal on the next business day. <sup>1,2</sup>
	Deposits at Associated Bank ATMs	Cash deposits are available for withdrawal immediately. Checks are available for withdrawal on the next business day. <sup>1</sup>
	Deposits at nonproprietary ATMs (Cash and Check)	Available by the fifth business day after the day of deposit. <sup>1</sup>
	1. Every day is a business day, except Saturdays, Sundays, federal holidays and observed federal holidays. Deposits made on a non-business day are considered made on the next business day. ATM deposits after 6:30 p.m. CT will not be considered received until the next business day. 2. In some cases, we may delay making funds available for withdrawal beyond the first business day. Then, the funds will generally be available for withdrawal by the fifth business day after the day of deposit. • Refer to the Deposit Account Agreement for additional Funds Availability information.	
Protecting Your Accounts	• Protect your accounts against theft and fraud by regularly monitoring your account activity through monthly statements and digital banking. If you suspect any unauthorized transactions on your account, notify us immediately. If you fail to notify us in a timely manner, you risk incurring a portion of or the entire loss.	

## ATM and Debit Cards

ATM/Debit Cards	ATM balance inquiry		
	Associated Bank ATMs	No charge	
	MoneyPass® surcharge-free network ATMs	No charge	
	Other out-of-network ATMs	No charge	
	ATM merchant point of sales and deposits		
	Business Debit Mastercard®	No charge	Certain terms, conditions and exclusions apply.
	Domestic merchant point-of-sale transactions	No charge	
	Deposits at Associated Bank ATMs	No charge	View images of your checks and a detailed list of all items deposited on your receipt.
	ATM Withdrawals		
	Associated Bank ATMs	No charge	Access to hundreds of Associated Bank ATMs.
	MoneyPass® surcharge-free network ATMs	No charge	Access to over 30,000 MoneyPass surcharge-free ATMs nationwide. Visit AssociatedBank.com/Maps to find convenient locations.
	Other out-of-network ATMs	\$3.50	Per withdrawal. This fee is charged by Associated Bank. The owner/operator of the ATM may also apply a surcharge fee. Both will appear on your statement.

**Additional Common Fees (including Overdraft Related Charges and NSF)**

<b>Coin Rolls and Currency Straps</b>	<b>Coin and Currency</b> (fees assessed approximately 15 days after the end of the month)		
	Currency straps	\$0.80	Per strap
<b>Overdraft Related Charges and NSF</b>	Rolled coin	\$0.30	Per roll
	<b>Overdraft and NSF</b> (fees assessed at the time of occurrence)		
	If your available balance is not enough to cover a withdrawal/transaction from your account, we have standard practices to pay or not pay an overdraft:		Overdrafts for checks, debit cards, ATM withdrawals, automatic payments, recurring debit card transactions and other withdrawal transactions using your checking account number may be authorized and paid at our discretion. If paid, overdraft fees will apply.
	Overdraft—check or debit paid	\$32	Per item. Maximum of two fees charged per day for a total of \$64.
	NSF (Unavailable Funds)—check or debit returned	No charge	
	<b>Business Checking Overdraft Protection Transfer Options</b>		
	For more information, contact a banker at your nearby Associated Bank by visiting <a href="http://AssociatedBank.com/Maps">AssociatedBank.com/Maps</a> or call our Midwest-based Customer Care at 800-728-3501, available Monday–Saturday.		
	Transfer from Associated Bank Business Checking account	No charge	Per transfer
	Transfer from other deposit accounts, business credit card or business line of credit	No charge	Per transfer, subject to credit approval. For each customer-initiated withdrawal or transfer from a savings or money market account over six per month or statement cycle, a Withdrawal Limit Fee will be charged.
	Return Items:		
	Deposited item returned unpaid	\$14	Per item
	Returned item deposited	\$13	Per item
	Special instructions	\$35	Per month
	Phone notification	\$20	Each
	Email notification	\$3	Each
<b>Important information about overdraft coverage</b>			
<ul style="list-style-type: none"> <li>• Once you have overdrawn your account, you must bring your account to a positive balance as soon as possible to avoid additional fees and potential account closure.</li> <li>• We reserve the right to pay or not pay a transaction. We typically do not pay overdrafts if your account is not in good standing or if the overdraft amount is excessive.</li> </ul>			

## Miscellaneous Fees

<b>Miscellaneous Fees</b>	Account research	\$30	Per hour, one hour minimum
	Cashier's checks (customers)	\$8	Each
	Check cashing for non-customers (Cashing checks for non-customers is at bank's discretion. See the Deposit Account Agreement for details.)	\$6	Per item
	Check images with statements	\$12	Per statement cycle
	Check safekeeping	No charge	
	Check verification (Items drawn on Associated Bank [automated] 800-236-7160; other bank items 800-728-3501)	\$5	
	Credit inquiry	\$28	
	Daily statement	\$10	Per day
	DDA Statement (optional):		
	Additional or special cut-off	\$30	Each
	Interim statement (special request for mid-cycle statement)	\$20	Each
	Deposit adjustments (debit or credit)	\$8	Each
	Faxes (received)	\$5	
	Legal Processing fee (garnishments, levies, liens and citations)	\$100	Per Legal Processing request unless directed otherwise by requesting authority.
	MICR line repair	\$1.50	Per item
	Money orders (customers)	\$5	Each
	Stop payments - online	\$25	Per item of range of items
	Stop payments - phone/in branch	\$35	Per item of range of items
	Uncollected funds usage	Prime +4%	
	<b>Safe Deposit Box</b>		
	Rental fee	Varies	By size
	Safe deposit drilling fee	\$225	Each occurrence
	Safe deposit box key	\$25	Each
	Late fee	\$20	Per month

**Wire Transfers** (fees assessed at the time of occurrence or approximately 15 days after the end of the month)

<b>Wire Transfers<sup>1</sup></b>			<b>Wire Transfers—Domestic and International in U.S. currency</b> (fees assessed at the time of occurrence or approximately 15 days after the end of the month)
	Domestic incoming	\$15	Each
	Domestic incoming—draw down	\$25	Each
	Domestic outgoing (branch)	\$100	Each
	Domestic outgoing (phone)		
	Repetitive	\$33	Each
	Freeform	\$38	Each
	Domestic outgoing (online)	\$14	Each
	Domestic outgoing—draw down	\$40	Each
	International incoming	\$21	Each
	International outgoing—BEN SWIFT® charges <sup>2</sup> (branch)	\$105	Each
	International outgoing—BEN SWIFT® charges <sup>2</sup> (phone)	\$50	Each
	International outgoing—OUR SWIFT® charges <sup>3</sup> (branch)	\$110	Each
	International outgoing—OUR SWIFT® charges <sup>3</sup> (phone)	\$55	Each
	International outgoing—FULL SWIFT® charges <sup>4</sup> (branch)	\$140	Each
	International outgoing—FULL SWIFT® charges <sup>4</sup> (phone)	\$85	Each
	International USD outgoing (online)	\$30	Each
<b>Wire Transfers: International—Foreign currency</b>			
	Incoming	No charge	
	Outgoing <sup>5</sup>	No charge	
<b>Other wire transfer services</b>			
	Wire in—business remittance	\$3	Each
	Repetitive wire setup fee	\$5	Each
	Investigation/research	\$25	Per hour (plus other bank charges as incurred)
<b>Wire Transfer Notifications</b>			
	Email	\$3	Each

1. Trade Services are also available, please work with your relationship manager for trade pricing details.

2. BEN SWIFT Charges: The receiver of the wire transfer will have any correspondent bank or other downstream bank charges deducted from the proceeds of the wire transfer.

3. OUR SWIFT Charges: The receiver of the wire transfer will not have any correspondent bank charges deducted from the proceeds of the wire, but other downstream bank fees may be deducted.

4. FULLPAY SWIFT Charges: The initiator of the wire transfer pays for all correspondent bank and other potential downstream bank charges. No fees will be deducted from the proceeds of the wire at the receiver's bank.

5. International wires may incur other non-Associated Bank charges.

**International Banking Services** (fees assessed at the time of occurrence or approximately 15 days after the end of the month)

International Banking	Checks		
	Check collections (USD denominated check drawn on bank outside the U.S. and/or over \$10,000 U.S. equivalent) Check minimum \$300.	\$40	Per check, plus other bank charges as incurred
	International drafts	\$20	Per draft
	International check deposit:		
	Check	\$5	Per item
	Return handling fee	\$26	Per item
	Foreign Currency		
	Foreign Currency Clients	No charge	The exchange rate quoted may include a conversion premium.
	Special order fee	\$15	Per order
	Delivery to Associated Bank retail location:		
	Standard (two day)	\$8	Per order
	Overnight	\$10	Per order
	Priority	\$15	Per order

**We're here to help.**

If you have questions about your Associated Bank Escrow Checking or Money Market account or any other Associated Bank product or service, please visit your nearest branch or call our Midwest-based Business Customer Care team at **800-728-3501, Monday-Saturday.**