

BUSINESS ACCOUNT FEE SCHEDULE

EFFECTIVE FEBRUARY 1, 2018

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 Market³ 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.....	\$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.....	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 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 rolls
Business Checking.....	40 rolls
Business Max Checking.....	60 rolls
Nonprofit/Public Funds Checking/ Nonprofit Premium/ Public Funds Premium Checking.....	0 rolls

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.

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Miscellaneous Service Fees (cont.)

Included furnished currency straps

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

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

ATM 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

MICR line repair \$1.50 per item

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	\$10 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..... \$35 each

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.....	four
Business Checking.....	six
Business Max Checking.....	eight
Nonprofit/Public Funds Checking.....	two
Nonprofit Premium/Public Funds Premium Checking.....	four

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.

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



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 and MoneyPass ATM access is free for Associated Bank customers only when you withdraw funds up to the amount of your available balance. ATMs outside of the Associated and MoneyPass networks may charge a fee. In addition, Associated Bank may charge a non-Associated ATM fee, and balance inquiry fees may apply. For Associated Bank Elite Checking customers only, non-Associated ATM fees will not be charged when using a non-Associated Bank ATM. MoneyPass is a registered trademark of Elan Financial Services.

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

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Wire Transfer 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)

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
<i>(Plus other bank charges as incurred)</i>	
Notification	
Phone or fax.....	\$40 each
Mail	\$30 each
Email.....	\$3 each

International Banking Services Pricing Guide

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)
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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

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

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
 - Four 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
 - Six files per month

- Online wire services
- Remote deposit
 - \$100,000 daily deposit limit
 - 200 items deposited per month

Zero balance account

