

Cash Management Fees Report Plus Add Ons

Account: Financial Institution

Prorates INC. 888 776-7285

Date: 01/01/2015

Market: Sample Area

Product	Institution 1	Institution 2	Institution 3	Institution 4	Institution 5	Institution 6
Commercial Service Charges						
Payroll Debit Card Monthly	\$2.50	N/A	\$2.75	\$2.00	\$2.50	\$3.00
Merchant Services Type	Third Party	In House	In House	Third Party	Third Party	Third Party
NSF Returned Check	\$27.00	\$32.00	\$28.00	\$34.00	\$32.00	\$30.00
Extended Overdraft	N/C	\$5.00	N/C	N/C	\$5.00	\$3.00
Extended Ovrdrft Grace Period	N/A	1 Day	N/A	N/A	7 Days	5 Days
Negative Collected Balance	\$27.00	8.25%	10.25%	\$34.00	18.0%	\$30.00
Returned Deposit Item	\$5.00	\$6.00	\$5.00	\$5.00	\$6.50	\$6.00
Stop Payment	\$27.00	\$32.00	\$28.00	\$10.00	\$32.00	\$28.00
Bill Pay Monthly	\$9.95	\$4.95	\$3.00	\$9.95	\$7.95	\$14.95
Bill Pay Transaction	\$0.25	N/C	\$0.25 > 20	N/C	\$0.10	\$0.15
Currency - Commercial						
Currency Deposit	\$0.15 Per \$100	\$0.15 Per \$100	\$1.00 Per \$1K > \$50K	\$1.30 Per Strap	\$1.30 Per Strap	\$0.10 Per \$1,000
Coin Deposit	\$0.15 Per \$100	\$0.15 Per \$100	N/C	\$0.10 Per Roll	N/C	\$0.10 Per \$1,000
Cash Purchase-Currency Strap	\$0.15 Per \$100	\$0.50	N/C	\$1.20	\$1.00	\$0.10 Per \$1,000
Cash Purchase-Coin Roll	\$0.15 Per \$100	\$0.10	\$0.10	\$0.10	\$0.10	\$0.10 Per \$1,000
Commercial Wire - Domestic						
Incmg Cust Non-Repeat	\$10.00	N/C	\$15.00	\$15.00	\$12.00	\$10.00
Outgo Cust Non-Repeat	\$10.00	N/C	\$15.00	\$15.00	\$12.00	\$10.00
Commercial Wire - International						
Incmg International	\$7.50	\$12.00	\$10.00	\$15.00	N/C	\$10.00
Outgo International US\$	\$20.00	\$25.00	\$20.00	\$25.00	\$24.00	\$15.00
Outgo International Foreign\$	\$50.00	\$25.00	\$20.00	\$50.00	\$24.00	\$25.00
ACH - Direct File Transfer						
Account Name	ACH Direct	Direct File Transfer	ACH Transmission	N/A	ACH Access	Enterprise Processing
ACH Initial Set-Up	\$300.00	\$100.00	\$25.00	N/A	\$20.00	N/C
ACH Monthly	\$45.00	\$10.00	\$10.00	N/A	\$30.00	\$10.00
ACH Fee For Credit	\$0.15	\$0.19	\$0.10	N/A	\$0.30	\$0.22
ACH Fee For Debit	\$0.15	\$0.19	\$0.10	N/A	\$0.30	\$0.18
ACH Per File	\$10.00	N/C	\$15.00	N/A	\$10.00	N/C
ACH Returns	\$5.00	N/C	\$7.00	N/A	\$7.00	\$5.00

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Online Cash Management						
Account Name	Bus Online	Online Business Suite	Cash Manager	Info Biz	Commercial Online	Online Cash Manager Premium
Set Up Fee	\$25.00	\$5.00	N/C	\$15.00	\$20.00	\$35.00
Monthly Charge	\$30.00	\$25.00	\$20.00	\$30.00	\$40.00	\$20.00
Per User	N/C	\$8.50	\$5.00	N/C	\$10.00	N/C
Acct/Book Trans	N/C	N/C	\$1.00	\$2.50	N/C	\$1.50
Security Token	\$3.50	N/C	\$30.00 One Time	\$5.00	N/C	\$6.00
Replace Security Token	\$30.00	\$20.00	\$30.00	\$25.00	\$15.00	\$30.00
ACH Online Module						
ACH Initial Set-Up	\$20.00	N/C	\$25.00	N/C	\$20.00	N/C
ACH Monthly	\$15.00	\$10.00	\$10.00	\$15.00	N/C	\$10.00
ACH Fee For Credit	\$0.15	\$0.19	\$0.10	\$0.12	\$0.30	\$0.22
ACH Fee For Debit	\$0.15	\$0.10	\$0.12	\$0.12	\$0.30	\$0.18
ACH Per File	\$1.00	N/C	\$0.50	\$5.00	\$2.00	N/C
ACH Returns	\$5.00	N/C	\$7.00	\$5.00	\$7.00	\$5.00
Wire Transfer Online Module						
Set Up Fee	\$20.00	N/C	\$25.00	N/C	\$20.00	N/C
Monthly Charge	\$55.00	\$25.00	\$25.00	\$35.00	\$60.00	\$50.00
Incmg Cust Non-Repet	\$13.00	\$10.00	\$15.00	\$15.00	\$9.00	\$15.00
Outgo Cust Non-Repet	\$13.00	\$16.00	\$30.00	\$22.00	\$25.00	\$15.00
Corporate Checking						
Account Name	Corporate Ckg	Analysis Ckg	Commercial Ckg	Full Analysis	Corporate Ckg	Analyzed Ckg
Monthly Charge	\$10.00	\$16.00	\$13.00	\$15.00	\$15.00	\$12.00
Fee for Credits	\$0.15	\$0.45	\$0.40	\$0.48	\$0.30	\$0.25
Fee for Debits	\$0.15	\$0.19	\$0.17	\$0.48	\$0.30 > 150 Comb	\$0.20
Deposit Item On-Us	\$0.15	\$0.10	\$0.06	\$0.09	\$0.30 > 150 Comb	\$0.07
Deposit Item Local	\$0.15	\$0.10	\$0.09	\$0.10	\$0.30 > 150 Comb	\$0.08
Deposit Item Non-Local	\$0.15	\$0.10	\$0.09	\$0.11	\$0.30 > 150 Comb	\$0.10
FDIC Insurance Charge	N/C	0.0009%	N/C	0.0241%	N/C	0.0125%
Earning Credit Rate	0.20% \$1 +	0.80% \$1 +	0.15% \$1 - 24,999	0.75% \$1 +	N/A	0.25% \$1 +
Interest Rate	N/A	N/A	N/A	N/A	0.01	N/A

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Remote Deposit - Advanced						
Account Name	On-Site Electronic	Remote Deposit Online	Remote Dep Capture	Remote Check Deposit	Quick Deposit	Online Check Deposit
Set Up Fee	\$50.00	N/C	\$100.00	N/C	\$75.00	\$50.00
Monthly Charge	\$25.00	\$30.00	\$20.00	\$25.00	N/C	\$20.00
Fee for Credits	\$1.00	\$2.00	N/C	N/C	\$0.75	N/C
Deposited Item Fee	\$0.10	\$0.15	\$0.08	\$0.11	\$0.09	\$0.10
Equipment Purchase	\$499.99	\$549.99	\$900.00	N/A	\$1,000.00	\$399.00
Equipment Lease	N/A	\$20.00	N/A	N/C	N/A	N/A
Contract Termination	\$250.00	\$300.00	N/C	\$200.00	\$250.00	\$300.00

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Cash Management Fees Report (Add-Ons)

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Product	Institution 1	Institution 2	Institution 3	Institution 4	Institution 5	Institution 6
ACH Block						
Monthly Charge	Varies	\$15.00	\$25.00	N/A	\$25.00	\$10.00
Per Item	Varies	\$0.12	\$0.07	N/A	N/C	\$0.08
CD ROM						
Set Up Fee	\$50.00	N/C	N/C	\$35.00	N/C	N/C
Monthly Charge	\$35.00	\$30.00	\$40.00	\$42.50	\$45.00	\$35.00
Per CD	\$10.00	\$10.00	\$12.00	\$15.00	\$10.00	\$15.00
Per Image	\$0.05	\$0.09	\$0.05	\$0.10	\$0.07	\$0.05
Stop Pay Online Module						
Set Up Fee	\$20.00	N/C	\$20.00	N/C	\$20.00	N/C
Monthly Charge	\$15.00	\$20.00	\$20.00	\$25.00	\$30.00	\$35.00
Stop Payment	\$27.00	\$32.00	\$28.00	\$10.00	\$32.00	\$28.00
Stop Payment Cancellation	\$5.00	N/C	\$10.00	N/C	N/C	N/C
Information Reporting						
Current Day	\$10.00	\$20.00	\$10.00	\$15.00	\$18.00	\$20.00
Previous Day	N/C	N/C	\$5.00	N/C	N/C	\$20.00
Per Item	\$0.30 > 300	\$0.25 > 200	\$15.00	\$0.30 > 500	\$0.15 > 350	\$20.00
Per Account	\$20.00 > 5	\$20.00 > 3	\$25.00	\$20.00 > 4	\$30.00 > 5	\$15.00
Lock Box - Retail						
Set Up Fee	\$250.00	N/C	\$150.00	\$100.00	\$300.00	N/C
Monthly Charge	\$50.00	\$155.00	\$75.00	\$125.00	\$195.00	\$125.00
Per Item	\$0.27	\$0.30	\$0.15	\$0.22	\$0.18 < 50,000	\$0.20
Lock Box - Wholesale						
Set Up Fee	\$250.00	N/C	\$150.00	\$100.00	\$300.00	N/C
Monthly Charge	\$50.00	\$135.00	\$75.00	\$100.00	\$150.00	\$100.00
Per Item	\$0.42	\$0.32	\$0.30	\$0.23	\$0.15 + \$0.40 Process	\$0.15
Positive Pay						
Monthly Charge	N/A	\$30.00	\$35.00	N/A	\$35.00	\$35.00
Per Item	N/A	\$0.12	\$0.07	N/A	\$0.07	\$0.10
Per Exception Item	Varies	\$0.12	\$0.03	N/A	\$2.00	\$0.10

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Remote Deposit - Basic						
Account Name	Web Client	Remote Deposit	Remote Dep Level 1	N/A	Desktop Deposit	Online Deposit
Set Up Fee	\$50.00	\$25.00	\$100.00	N/A	\$75.00	\$50.00
Monthly Charge	\$30.00	\$50.00	\$30.00	N/A	\$20.00	\$45.00
Fee for Credits	\$1.00	\$2.00	\$1.00 > 10	N/A	\$0.75	\$1.00
Deposited Item Fee	\$0.10	\$0.15	\$0.08 < 500	N/A	\$0.12	\$0.05 < 200
Equipment Purchase	\$1,250.00	\$999.99	\$1,200.00	N/A	\$1,300.00	\$900.00
Equipment Lease	N/A	N/A	N/A	N/A	N/A	\$25.00
Contract Termination	\$250.00	\$300.00	N/C	N/A	\$250.00	\$300.00
Remote Deposit - Intermediate						
Account Name	N/A	N/A	Remote Dep Level 2	N/A	N/A	Online Deposit Intermediate
Set Up Fee	N/A	N/A	\$100.00	N/A	N/A	\$50.00
Monthly Charge	N/A	N/A	\$45.00	N/A	N/A	\$45.00
Fee for Credits	N/A	N/A	\$1.25 > 15	N/A	N/A	\$1.00
Deposited Item Fee	N/A	N/A	\$0.10	N/A	N/A	\$0.10 201-1,000
Equipment Purchase	N/A	N/A	\$1,500.00	N/A	N/A	\$900.00
Equipment Lease	N/A	N/A	N/A	N/A	N/A	\$25.00
Contract Termination	N/A	N/A	N/C	N/A	N/A	\$300.00
Mobile Remote Deposit						
Account Name	Mobile Banking Dep	Mobile Deposit	N/A	Mobile Check Deposit	N/A	Mobile Check Deposit
Monthly Charge	N/C	N/C	N/A	N/C	N/A	\$4.95
Deposited Item Fee	\$0.50	N/C	N/A	\$0.99	N/A	\$0.85
Controlled Disbursement						
Per Item	\$0.25	\$0.30	\$0.50	\$0.40	\$0.20	\$0.25
Monthly Charge	\$25.00	\$30.00	\$30.00	\$35.00	\$30.00	\$30.00
Cash Concentration						
Monthly Charge	\$25.00	\$30.00	\$30.00	\$35.00	\$30.00	\$30.00
Per Location Fee	\$10.00	\$5.00	\$15.00	\$20.00	\$10.00	\$5.00
Investment Sweep - Internal						
Account Name	Money Market Sweep	Working Cash	MM Sweep	Commercial Sweep	Business Sweep	Sweep
Sweep Acct Monthly Fee	\$35.00	\$50.00	\$50.00	\$45.00	\$40.00	\$50.00
Sweep Transfer	\$1.50	\$2.00	N/C	\$5.00	\$1.00	\$2.00
Increment Amount	N/A	N/A	Varies	N/A	\$2,500.00	N/A

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Investment Sweep - External						
Account Name	Investment Sweep	End-Of-Day	N/A	Off Shore Sweep	Repurchase Agmt	N/A
Sweep Acct Monthly Fee	\$75.00	\$150.00	N/A	\$200.00	\$90.00	N/A
Sweep Transfer	N/C	N/C	N/A	N/C	N/C	N/A
Increment Amount	N/A	N/A	N/A	\$100,000.00	\$50,000.00	N/A
Line of Credit Sweep						
Account Name	N/A	LOC Sweep	Loan Module	Line of Credit	Loan Sweep	N/A
Sweep Acct Monthly Fee	N/A	\$125.00	\$180.00	\$250.00	\$150.00	N/A
Sweep Transfer	N/A	N/C	N/C	N/C	N/C	N/A
Increment Amount	N/A	Varies	Varies	N/A	N/A	N/A
LOC/Investment Sweep						
Account Name	Loan-Investment	N/A	N/A	Loan & Repo	LOC & Investment	N/A
Sweep Acct Monthly Fee	\$125.00	N/A	N/A	\$375.00	\$225.00	N/A
Sweep Transfer	\$10.00	N/A	N/A	N/C	N/C	N/A
Increment Amount	N/A	N/A	N/A	N/A	Varies	N/A
Zero Balance Funding						
Zero Balance Master Monthly	\$50.00	\$32.00	\$28.00	\$34.00	\$32.00	\$30.00
Zero Balance Sub-Account	N/C	N/C	N/C	N/C	\$5.00	\$3.00

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