



Business Service Fee List

West Suburban Bank offers a wide range of business banking solutions designed to meet the specific needs of our business clients.

Deposit Account Fees for Businesses

Retail/Commercial /Organization Checking Accounts

(Per statement period)

Table listing fees for Retail/Commercial/Organization Checking Accounts including Currency or Coin Received/Issued, Rolled Coin Issued, EDI Reporting Monthly Fee, Monthly Service Charge, Sweep Account, Regular Account, Depository Transfer Account, Zero Balance Account, Per Deposit, Mobile Deposits, Per Inclearing Check, Per Item Deposited, and Ledger Fee.

Small Business/Small Organization Checking Accounts

(Per statement period)

Table listing fees for Small Business/Small Organization Checking Accounts including Currency or Coin Received/Issued, Rolled Coin Issued, Monthly Service Charge, Regular Account, Per Deposit, Mobile Deposits, Per Inclearing Check, Per Item Deposited, and Ledger Fee.

Lawyers Trust Fund Accounts (IOLTA) Net interest will be remitted to the Lawyers Trust Fund of Illinois

Fees that will be deducted from Interest Earned:

Table listing fees for Lawyers Trust Fund Accounts: Monthly Service Charge and Per Inclearing Check.

Business Investment Savings Accounts\*\*\*\*

Table listing fees for Business Investment Savings Accounts: Account Closed within 90 days of opening, Monthly Service Charge, and Excessive Withdrawal.

Business Money Market Accounts\*\*\*\*

Table listing fees for Business Money Market Accounts: Account Closed within 90 days of opening, Monthly Service Charge, Charge for EFT/Check, and Per Item Deposited.

Small Organization Interest Bearing

There is no Monthly Service Charge

Table listing fees for Small Organization Interest Bearing: Charge per Check.

**General Account Service Fees**
*(All fees are per item unless otherwise indicated)*

Account Reconciliation (Per hour-first ½ hour free) -----	\$30.00
Balance Inquiry -----	No Charge
Bank Reference Letter -----	\$15.00
Cashier Check** -----	\$5.00
Check Cashing (Non-Customer) -----	\$5.00
Check Copy Imaged (First 5 free per statement) --	\$1.00
Check Supplies Deluxe Charge -----	Varies
<b>Collections</b>	
Incoming (Sent out to another bank) -----	\$20.00
Outgoing (Received from another bank) -----	\$25.00
Daily Overdraft Fee*** (Per day) -----	\$4.00
Deposit Item Return Fee -----	\$4.50
Direct Deposit Verification -----	No Charge
Dormant Account (Per month) -----	\$5.00
<b>Faxes</b>	
Receiving (Per page) -----	\$1.00
Sending (First page) -----	\$2.00
Each Additional Page -----	\$1.00
International -----	Varies
Foreign Check Processing** -----	\$10.00
Foreign Check Special Collection** -----	\$85.00+
Garnishments, Levies and Citations -----	\$100.00
(Per court order received. Other incurred expenses may be passed on)	
Hold Mail Request (Per month) -----	\$5.00
Money Orders** -----	\$4.00
Night Depository Locking Bag (Per bag) -----	\$50.00
Notary Service** -----	No Charge
NSF Charge* -----	\$25.00
Photocopies (Per copy) -----	\$0.20
Research Fee (Per hour) -----	\$30.00
Signature Guarantee (By appointment) ** ---	No Charge
Special Statement Cutoff Fee -----	\$10.00
Statement Reprint Request (Without images) ----	\$2.00
Statement Printout of Current Activity -----	\$2.00
Statement Reprint Request (With image checks) --	\$5.00
Stop Payment Charge (Valid for 6 months) -----	\$25.00
Subpoena (Per hour) -----	\$20.00
Subpoena (Per photocopy) -----	\$0.25
<b>Telephone Transfer Requiring Assistance</b>	
With WSB Personnel -----	\$5.00
With Telebanking -----	No Charge
Temporary Checks (First three checks free) -----	\$1.00
Verification of Deposit -----	No Charge
<b>Wire Transfers**</b>	
Wire Transfer Fee (Incoming) -----	\$15.00
Domestic Wire Transfer Fee (Outgoing) -----	\$25.00
International Wire Transfer Fee (Outgoing) ---	\$50.00

**Business Visa® Debit Card**

Business Debit Card Issuance Fee -----	No Charge
Replacement Card Fee -----	\$10.00
Expedited Card Fee -----	Varies
ISA Fee (Foreign Transaction Fee) -----	2.5%

**Automatic Teller Machine Fees**

ATM-WSB Owned (Per transaction) -----	No Charge
ATM-Non-WSB Owned (Per transaction) -----	\$1.00
Point-of Sale -----	No Charge

**Safe Deposit Box**
*Available for Deposit Account Customers Only*

Rental Per Box Size	Annual Fee	Rental Per Box Size	Annual Fee
2" x 5"	\$20.00	6" x 10"	\$85.00
3" x 5"	\$30.00	10" x 10"	\$100.00
4" x 5"	\$35.00	10" x 15"	\$125.00
5" x 5"	\$45.00	Drilling Fee	\$150.00
3" x 10"	\$55.00	Late Payment Fee	\$5.00
5" x 10"	\$75.00	Lost Key Fee	\$25.00

\$5.00 discount for Automatic Debit from WSB account for annual rental fee

For special services, there will be additional service charges, which are determined on an individual basis.

\* A Non-Sufficient Funds charge will be assessed when there is an insufficient balance in the account to cover the debit(s) and the bank either pays or does not pay the debit(s).

\*\* Not available to Non-Customers

\*\*\* A daily overdraft fee will be assessed to your account for each day that your account is overdrawn more than \$6.00, beginning on the 4th consecutive day.

\*\*\*\* Regulation D Limited Withdrawals – Six (6) Transactions per Calendar Month: Transfers and bill payments made using internet online banking, transfers made using telephone banking, overdraft transfers, transfers made by a Call Center Representative on your behalf, pre-authorized, automatic scheduled or recurring transfers, checks, drafts or check card transactions.