

# Business Deposit Account Fee Schedule

## Checking and Savings Options

NOTE: Minimum opening deposit on all accounts is \$50.

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Small Business Checking Accounts	MONTHLY FEE	TRANSACTION AND OTHER FEES	ADDITIONAL ACCOUNT FEATURES
<b>Business Checking</b>	\$15.00	<p><b>Transaction Fees</b></p> <ul style="list-style-type: none"> <li>• 300 basic transactions included per Service Fee Period, then \$0.60 for each basic transaction thereafter.<sup>1</sup></li> </ul> <p><b>Cash Deposit Processing Fees</b></p> <ul style="list-style-type: none"> <li>• No fee up to \$10,000, then \$0.27 per \$100 of deposits.</li> </ul>	<p><b>To avoid the Monthly Fee during your Service Fee Period:</b></p> <ul style="list-style-type: none"> <li>• Maintain \$5,000 average daily Current Balance in the checking account, or</li> <li>• Maintain \$10,000 in combined business deposit account balances with the same business ownership,<sup>2</sup> or</li> <li>• Have one or more Santander Merchant Services payments deposited into your account within the Service Fee Period,<sup>3</sup> or</li> <li>• Incur \$50 or more in cash management service fees within the Service Fee Period,<sup>4</sup> or</li> <li>• Have three or more purchases using a Santander Business Debit Mastercard® post to your account within the Service Fee Period.</li> </ul>
<b>Business Checking Plus</b>	\$50.00	<p><b>Transaction Fees</b></p> <ul style="list-style-type: none"> <li>• 750 basic transactions included per Service Fee Period, then \$0.60 for each basic transaction thereafter.<sup>1</sup></li> </ul> <p><b>Cash Deposit Processing Fees</b></p> <ul style="list-style-type: none"> <li>• No fee up to \$40,000, then \$0.27 per \$100 of deposits.</li> </ul>	<p><b>To avoid the Monthly Fee during your Service Fee Period:</b></p> <ul style="list-style-type: none"> <li>• Maintain \$40,000 average daily Current Balance in the checking account, or</li> <li>• Maintain \$60,000 in combined business deposit account balances with the same business ownership,<sup>2</sup> or</li> <li>• Have one or more Santander Merchant Services payments deposited into your account within the Service Fee Period,<sup>3</sup> or</li> <li>• Incur \$50 or more in cash management service fees within the Service Fee Period.<sup>4</sup></li> </ul>

## Checking and Savings Options

NOTE: Minimum opening deposit on all accounts is \$50.

Money Market Savings	MONTHLY FEE	ADDITIONAL ACCOUNT FEATURES
<b>Business Money Market Savings</b>	\$10.00	<b>To avoid the Monthly Fee during your Service Fee Period:</b> <ul style="list-style-type: none"> <li>• Maintain \$1,000 average daily Current Balance in the money market account, or have an eligible business checking account with the same business ownership.<sup>5</sup></li> </ul>

Specialty Accounts	MONTHLY FEE	ADDITIONAL ACCOUNT FEATURES
<b>IOLTA/IOLA/IOTA/IOREBTA</b>	None	<ul style="list-style-type: none"> <li>• IOLTA/IOLA – for pooled client funds of an attorney/law firm.</li> <li>• IOTA – for pooled clients funds of an attorney trust account.</li> <li>• IOREBTA – for pooled client funds of CT real estate trust account.</li> </ul>
<b>Escrow Master/ Sub Relationship</b> <ul style="list-style-type: none"> <li>• Escrow Master Checking</li> <li>• Escrow Sub Savings</li> </ul>	None	<ul style="list-style-type: none"> <li>• To be used by an escrow agent who needs to segregate funds. Single escrow master checking account with an unlimited number of escrow sub-savings accounts (in beneficiaries' name).</li> <li>• Business Online Banking<sup>6</sup> with BillPay available on Escrow Master Checking only.</li> </ul>
<b>Escrow Standalone Savings</b>	None	<ul style="list-style-type: none"> <li>• Designed for an individual or business that needs to hold funds for a single beneficiary. Typically, a residential landlord with a single tenant.</li> </ul>

## Account Related Services and Fees

Overdrafts	FEE	NOTES
Insufficient Funds Fee – Item Paid	\$15	A maximum of three (3) item paid fees may be charged per Business Day.
Unavailable Funds Fee – Item Paid	\$0	
<i>If a transaction causes your account's balance to be overdrawn by one-hundred dollars (\$100.00) or less, we will not assess any Insufficient or Unavailable Funds – Item Paid Fee(s) for that item.</i>		
Insufficient or Unavailable Funds – Item Returned	\$0	
Sustained Overdraft Fee	\$15	Applies to accounts overdrawn by any amount (negative balance) for five (5) consecutive Business Days when the overdrawn balance at the end of the first day is more than \$100, and is assessed to the account on the sixth (6th) Business Day.
Overdraft Protection Transfer Fee	\$0	No charge for Overdraft Protection transfers.

## Account Related Services and Fees

Account Services	FEE	NOTES
Garnishment/Levy/Legal Processing	\$100	
Improperly Endorsed Deposit	\$2	Per item
Checks Sent for Collection – Domestic	\$10	Per item
Checks Sent for Collection – International	\$30	Per item
Return Deposited Item	\$0	
Stop Payment	\$30	
ACH Debit Filter/Block Set-up	\$25	
ACH Debit Filter/Block Monthly Maintenance	\$3	
ACH Debit File Set Up (for accounts not billed on the Account Analysis platform)	\$25	
ACH Debit File Monthly Fee (for accounts not billed on the Account Analysis platform)	\$300	
Electronic Settlement Charge for Santander Merchant Accounts	\$0.17 per item	Waived for Business Checking and Business Checking Plus.

Cash/Currency Misc. Services (Branch)	FEE	NOTES
<i>NOTE: Customers requiring Armored Carrier services are encouraged to contact Cash Management Sales.</i>		
Cash Order Standard (per strap)	\$0.50	Waived for Business Checking and Business Checking Plus.
Coin Proved Standard (per bag)	\$5	
Coin Rolls Furnished (per roll)	\$0.10	Waived for Business Checking and Business Checking Plus.

Wire Transfers	FEE	NOTES
Incoming Wire Transfer – Domestic or International	\$15	
Outgoing Wire Transfer (Branch/ Telephone):		
<i>NOTE: This section does not apply to wire transfers made through Business Online Banking<sup>6</sup> or Santander Treasury Link.</i>		
Domestic	\$27	
International USD	\$40	
International Foreign Currency	\$31	

Business Online Banking <sup>6</sup>	FEE	NOTES
<i>This section does not apply to users of Santander Treasury Link (STL). For users of STL, please refer to the STL schedule of services and fees.</i>		
Basic Payments:		
Wire Transfer	\$20	Fee is waived for payments to Santander Bank customers/accounts, regardless of the Payment Type.
ACH Transfer	\$7	
Stop Payment (online)	\$18	

Checks	FEE	NOTES
Checkbook Orders	Varies	<ul style="list-style-type: none"> <li>• First order of checks at no charge up to a \$100 value for Business Checking Plus.</li> <li>• First order of checks at 25% discount for Business Checking.</li> </ul>
Official Bank Check	\$10	
International Draft	\$25	

Special Handling	FEE	NOTES
<i>NOTE: Fees apply to customers flagged with Cash Management Special Handling.</i>		
Return Item Re-Deposit	\$5	Per item
Return Item Special Handling	\$25	Per account, per month
Special Cutoff DDA Statement	\$10	Per statement cutoff

ATM/Debit Cards Usage	FEE	NOTES
<i>NOTE: ATM owner may also charge separate fee.</i>		
International Transaction Fees:		Fee charged in U.S. dollars. Does not apply to transactions at Santander ATMs in Mexico.
Debit Card	4%	
ATM Card	3%	
New/Replacement Card – Expedited	\$30	
Cash Withdrawal Fees:		
Domestic at Santander ATMs	\$0	Domestic ATMs are ATMs in the 50 United States, the District of Columbia, and Puerto Rico.
Domestic at Non-Santander ATMs	\$3	
International ATM	\$6	Waived at Santander ATMs in Mexico.
ATM Balance Inquiry	\$0	

Santander® Check Deposit Link	FEE	NOTES
<i>NOTE: Fees below only apply to Business Checking and Business Checking Plus.</i>		
Monthly Maintenance	\$30	
Batch Deposits	\$0.60	Included in the number of basic transactions in the eligible checking account. Fee is for each additional item over the basic transaction limit for the account.
Items Processed	\$0.60	Included in the number of basic transactions in the eligible checking account. Fee is for each additional item over the basic transaction limit for the account.
Scanner	Free	One complimentary scanner per customer. Additional scanners are available at a cost. Other fees may apply.

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**This Business Deposit Account Fee Schedule is applicable to Santander Bank, N.A. ("Santander") business deposit accounts governed by the Santander Business Deposit Account Agreement ("BDAA"). Terms and concepts used or referenced, but not defined, in this Business Deposit Account Fee Schedule shall be interpreted as set forth in the BDAA.**

<sup>1</sup> Basic transactions include checks paid, teller deposits, ATM deposits, Money Center deposits, deposited items, and ACH items (electronic debits and credits not originated by customer). Santander Merchant Services (credit and debit card payment processing) and Santander Payroll Services ACH debit items are not included. Business Checking and Business Checking Plus basic transaction limits also include Check Deposit Link batch deposits, Check Deposit Link items processed, and Check Deposit Link ACH converted transactions.

<sup>2</sup> You may be able to avoid monthly maintenance fees by maintaining the required combined average daily balance in this account plus additional eligible business checking, business money market savings, and business savings accounts owned by the same business entity. Combined balances exclude business CDs and Commercial Money Market Savings.

<sup>3</sup> A payment from Santander Merchant Services deposited during the Service Fee Period to a Business Checking or Business Checking Plus account will waive the Monthly Fee for that checking account.

<sup>4</sup> Cash management service fees are charged to your account in the current month for the prior calendar month's activity and include, but are not limited to, fees for advanced payments and receivables services, Business Online Banking<sup>6</sup> services, excess basic transactions, and cash/coin processing. You will receive a separate account analysis statement showing these cash management service fees. The period your account analysis statement represents can be different from your deposit account Service Fee Period.

<sup>5</sup> You may be able to avoid the Monthly Fee by having a Business Checking or Business Checking Plus account owned by the same business entity owner of this account.

<sup>6</sup> Business Online Banking includes the ability to view your accounts and activity, view statements, transfer funds, schedule bill payments along with Quicken and/or QuickBooks downloads.

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