

Business Fee Schedule

EFFECTIVE AS OF 7/1/2025



BUSINESS CHECKING

Quest Business Performance Checking	
• 250 free transactions* per month	
(\$0.30 thereafter per transaction)	
Quest Business Balance Checking	
Low Balance Fee	\$10.00
(Fee waived if there is a \$5,000 average daily balance)	
Anchor Business Checking Low Balance Fee	\$25.00
(Fee waived if there is a \$25,000 minimum monthly balance)	
Advantage Business Checking	
Analyzed Service Charges	
Monthly Maintenance	\$10.00
ACH Credits per Item	\$0.01
ACH Debits per Item	\$0.02
Checks Written per Item	\$0.15
Local Items Deposited per Item	\$0.10
Positive Pay per Check	\$0.02
Positive Pay per ACH	\$0.02

**Transactions include: Checks paid/withdrawals, Deposits, ACH debits and credits, POS/Debit transactions. Each check deposited equals one transaction.*

GENERAL BUSINESS FEES

Overdraft Transfer Fee	FREE
Insufficient/Uncollected Funds Fee (Ret)	FREE
Insufficient/Uncollected Funds Fee (Paid)	
• Overdrafts \$9.99 and under	FREE
• Overdrafts \$10.00-\$99.99	\$10.00
• Overdrafts \$100.00 and over	\$20.00
Stop Payment	
• Money Order	\$30.00
• Official Check	\$30.00
• Personal Check	\$30.00
• ACH	\$30.00
• Bill Payment	\$30.00
Copy of Check / Statement	\$7.00
Redeposit Check Fee	\$15.00
Returned Check Fee	\$15.00
Foreign Check Collection	\$25.00
Wire Transfers (Inbound)	\$12.00
Wire Transfers (Outbound - Domestic)	\$20.00
Wire Transfers (Outbound - International)	\$40.00
Cash Deposited (per Strap)	\$0.25
Coin Deposited (per Roll)	\$0.10
Cash Purchased (per Strap)	\$0.25
Cash Purchased (per Roll)	\$0.10
Night Deposit	FREE
• Cloth deposit bags - \$30 deposit	
• Disposable bags purchased independently	
Paper Statements	\$3.00/mo
Check Image with Paper Statements	\$2.00/mo

BUSINESS ONLINE BANKING EXPANDED SERVICES

Wire Transfer Service	\$10.00/mo
Wire Transfer Service with International	\$15.00/mo
Wire Transfer Service Additional Account	\$5.00/mo
Per Wire Fee	\$12.00/wire
ACH Transfer Service	\$15.00/mo
ACH Transfer Service with Passthrough	\$35.00/mo
ACH Transfer Additional Account	\$5.00/mo
Same Day ACH	\$10.00/mo
Stop Payments	\$20.00
(Processed through Online Banking)	
Mobile Remote Deposit	
• Mobile Service Fee	FREE
• Remote Deposit Capture Service	\$25.00/mo
• Additional Tax ID	\$10.00/mo

MISCELLANEOUS

Pay Your Loan	
• Convenience Fee (Payment by Phone)	\$15.00
Express Bill Payment	
• Check	\$25.00
• Electronic	\$5.00
Inactivity Fee	\$5.00/mo
(No activity for 12 months.)	
Account Verification	\$10.00
Escheatment	\$50.00
Levy / Garnishment Processing	\$100.00
Account Research (per Hour)	\$30.00
Money Order	\$4.00
Cashier's Check	\$5.00
Positive Pay Checks	\$50.00/mo
Positive Pay ACH	\$50.00/mo
Positive Pay Checks & ACH Bundle	\$80.00/mo
Positive Pay Additional Account	\$10.00/mo
Custom Data Reporting	\$50.00/mo
Custom Data Reporting Additional Account	\$5.00/mo
Undeliverable Mail	\$5.00/mo
Target Balance / Zero Balance Sweep	\$40.00/mo
Investment Sweep	\$40.00/mo
Line of Credit Sweep	\$75.00/mo

ATM

ATM Foreign Transaction Fee	\$2.00
ATM / Debit Card Replacement	\$5.00
ATM / Debit Card Replacement (Rush)	\$25.00
International Transaction Fee (% of transaction)	1%