

## Business and Commercial Service Charges

The following is the schedule of fees for products and services provided to StellarOne business and commercial clients.

Note: For account-specific maintenance fees and terms, please refer to the StellarOne Business Services brochure.

Account Activity Printout	\$1
ACH Blocker	\$5 per month
ACH Return	\$5 per item
ACH Notification of Change	\$3 per item
ATM/Check Card Replacement Fee	\$5 per card
For Rush	Fee varies per replacement
ATM Fee for Client at non-StellarOne ATM	No charge (Additional charge may be imposed by non-StellarOne ATM owner)
ATM Fee for Non-client	\$3 per transaction
Cashier's Check	\$7 per check (Clients only)
Check Cashied for Non-client	\$10
Collection Fee/Checks and Drafts	\$75 per item (domestic); \$77.50 per item (foreign)
Copy of Check/Document	\$2 per item after 3 per month
Copy of Statement	\$5 per statement
Dormant Fee for Checking Accounts	\$5 per month after 1 year inactive
Dormant Fee for Savings Accounts	\$5 per month after 3 years inactive
Early Account Closing Fee – Checking/Savings	\$25 (If Client closes account within 90 days of opening)
EDI Fax Notification	\$0.30 each
Excess Activity Fee:	
Savings withdrawals and transfers*	\$1 per item over 6 per month
Money Market withdrawals and transfers*	\$10 per item over 6 per statement cycle
Foreign Currency Exchange	\$20
Foreign Currency Order	\$20
Garnishment, Levy or Lien	\$75 per item
HSA/IRA Transfer Fee	\$30
Indemnity Bond	\$25
Letter of Deposit/Loan Verification	\$10
Missing/Incorrect Tax ID Number	\$50
Municipal Coupons Collection	\$75 per envelope
Night Deposit Bags	\$25 per bag
Non-Automated Transfer Fee	\$2 per transaction
Notary Service Fee	Client - No charge      Non-client - \$5 per item
Online Banking External Transfer Fee	\$5 per transfer (outbound only)
Paid Item Fee**	\$35
Return Deposit Item Fee	\$5
Return Item Fee**	\$35
Research Time	\$35 per hour
Statement CD-ROM Monthly	\$10 per month
Quarterly/Semi-Annually/Annually	\$25 per quarter/semi-year/year
Stop Payment/Renewal Request	\$29 per item
Travelers Checks – For One	\$1.50 per \$100 purchase
Travelers Checks – For Two	\$2 per \$100 purchase
Visa Check Card Point of Sale Purchase	No charge
Wire Transfers (for Clients only)	
Domestic, Outgoing	\$12 per wire
Domestic, Incoming	\$12 per wire
International, Outgoing	\$50 per wire
International, Incoming	Fee varies per wire
1031 Deferred Tax Exchange	\$500

\*Federal Banking Regulations limit the number of transactions from a Savings or Money Market account to another account of the depositor at the same institution or to third parties by pre-authorized, automatic, Internet, telephone transfer, check, or other similar means to six per month/statement cycle. If the limit is routinely exceeded, we may be required to change your Savings/Money Market account to a non-interest bearing account or one with no withdrawal limits, or to close the account. \*\*An account can be overdrawn by check, in-person withdrawal, ATM withdrawal, or other electronic means.

### Cash Processing (In-branch)

Branch Deposited Coin	\$0.50 per \$1,000
Branch Currency Ordered	\$0.50 per strap
Branch Coin Ordered	\$0.10 per roll

### Safe Deposit Box Annual Rental Fees

2 x 5	\$20	3 x 5	\$30
3 x 10	\$45	5 x 5	\$40
5 x 10	\$55	10 x 10	\$100
11 x 14	\$120	Locker	\$100-\$125

(Not all sizes available at all locations)

Safe Deposit Box Delinquent Rent Fee	\$5
Safe Deposit Box Drilling Fee	\$150
Safe Deposit Box One Key Replacement	\$20

**Treasury Management Services**

**Online Banking Services**

Business eSolutions Basic Service Package	
One-Time Implementation Fee	\$15
Monthly Service Fee	\$30
Business eSolutions Premium Service Package	
One-Time Implementation Fee	\$35
Monthly Service Fee	\$75
Corporate eSolutions Premium Plus Service Package	
One-Time Implementation Fee	\$60
Monthly Service Fee	\$115
Additional Add-On Services (per month)	
Payment Wizard Module	\$10
Account Recon/Positive Pay Module	\$65
Deposit Recon	\$65
Business Bill Pay Module	
Bill Pay Registration	\$9.95 one-time fee
Bill Pay Package	\$9.95 per month

**Sweep Services**

Investment Sweep Account (ISA)	
Maximum Sweep Account	\$100 per month
Money Fund Sweep Account	\$125 per month
Investment Sweep Account Plus (ISAP)	\$175 per month
Credit Line Management (CLM)	\$125 per month
Zero Balance Account (ZBA)	
Maintenance	\$25 per month
Sub Account	\$10 per month

**Lockbox Services**

Implementation Fee	\$250 one-time fee
Maintenance	\$125 per month
Ticket Item	\$0.38 per item

**Merchant Capture**

One-time Implementation Fee	\$150 per location
Monthly Maintenance	\$125 per month
Each Additional Location	\$25 per month
Add Payment Wizard Module	\$10 per month
Scanners	Priced per specifications

**Applicable to Account Analysis Clients Only** (in addition to fees listed above)

Monthly Account Maintenance:

Commercial Checking	\$10
MSB Commercial Checking	\$500, in addition to analysis charges

Items Deposited (per item):

Credits	\$0.15
Debits	\$0.10
Paper Items – local	\$0.08
Paper Items – non-local	\$0.10
On-us Items	\$0.08

Analysis Accounts are subject to a FDIC charge on the Daily Collected Balance. Please ask your Treasury Management Sales Officer for the current fee assessment.

The charges listed for these products and services may be analyzed against the earnings on positive collected balances in demand deposit accounts using an earnings credit rate. When the collected balance of the account is negative, a loan rate of Wall Street Prime plus 2.00% will be assessed.

StellarOne reserves the right to place business checking accounts on analysis based on account activity and account type.

Service Charges listed above are subject to change. Effective as of 07/23/2010.