

## 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 and Commercial Checking and Savings Options sales sheet.

Account Activity Printout	\$1		
ACH Blocker	\$5 per month		
ACH Return Item Fee	\$5 per item		
ACH Notification of Change	\$3 per item		
ATM/Check Card Replacement Fee	\$5 per card; for rush orders, 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		
Cashier's Check	\$7 per check (Clients only)		
Check Cashed for Non-client	\$10		
Collection Fee/Checks and Drafts	\$75 per item (domestic); \$77.50 per item (foreign)		
Copy of Check/Document	\$1 per item		
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)	
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		
Fax Notification	\$3 per fax		
Foreign Currency Exchange	\$20		
Foreign Currency Order	\$20		
Garnishment, Levy or Lien	\$75 per item		
HSA Rollover/Closing Fee	\$30		
Indemnity Bond	\$25		
IRA Transfer/Rollover/Closing Fee	\$30		
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)		
Overdraft Item Fee**	\$35		
Return Deposit Item Fee	\$7		
Return Item Fee**	\$35		
Research Time	\$25 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		
Telephone Payment Processing Fee	\$15 per transaction for payment made with a credit/check card		
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)			
Incoming, Domestic	\$13 per wire	Outgoing, Domestic	\$20 per wire**
Incoming, International	Fee varies per wire	Outgoing, International	\$50 per wire
			**Additional \$20 fee for Branch/Telephone assisted 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. In the normal course of business, we generally pay StellarOne checks processed by us first, followed by electronic transactions, and then other checks. In each category items are paid using a "high to low" dollar amount approach. We reserve the right to change the order of payment without notice to you if we suspect fraud or possible illegal activity affecting your account. Also, please be aware that the order of item payment may create multiple overdrafts during a single banking day for which you will be charged our standard overdraft fee for each overdraft.

### Cash Processing (In-branch)

Branch Deposited Coin	\$0.50 per \$1,000
Branch Currency Ordered	\$0.75 per strap
Branch Coin Ordered	\$0.10 per roll

**Safe Deposit Box Annual Rental Fees** (Not all sizes available at all locations)

2 x 5	\$20	3 x 5	\$30	Safe Deposit Box Delinquent Rent Fee	\$5
3 x 10	\$45	5 x 5	\$40	Safe Deposit Box Drilling Fee	\$150
5 x 10	\$55	10 x 10	\$100	Safe Deposit Box One Key Replacement	\$20
11 x 14	\$120	Locker	\$100-\$125		

**Treasury Management Services****Online Banking Services**

Business eSolutions Information Reporting Only	\$15 per month
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)	
Deposit Recon Module	\$65 per account
Full Account Recon Module	\$65 per account
Positive Pay Module	\$65 per account
Business Bill Pay Module	
Bill Pay Registration	\$9.95 one-time fee
Bill Pay Package	\$9.95 per month
Secured Tokens	Up to 3 at no charge for initial setup
Additional requests	\$10 per token
Replacement fee	\$25 per token

**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)	\$150 per month
Zero Balance Account (ZBA)	
Maintenance	\$25 per month
Sub Account	\$10 per month

**Lockbox Services**

Implementation Fee	\$250 one-time fee (does not include postal P.O. Box set up fee; price may vary)
Maintenance	\$225 per month
Per Lockbox Deposit	\$0.20
Per Lockbox Deposited Item	\$0.11

**Merchant Capture**

One-time Implementation Fee	\$150 per location
Monthly Maintenance	\$125 per month
Per Merchant Capture Deposit	\$0.20
Per Merchant Capture Deposit Item	\$0.11
Per additional account housed	\$2
Each additional physical location	\$25 per month
Processing Stamp	\$15 each
Scanners	Priced per specifications

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

Monthly Account Maintenance:	
Commercial Checking	\$12.50
MSB Commercial Checking	\$500, in addition to analysis charges
Deposits and Electronic Credits	\$0.20 per item
Per deposited item	\$0.11
Checks Paid and Electronic Debits	\$0.13 per item

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 6/1/2011.