



**Business Checking Accounts**

**Basic Business Checking**

An account designed for businesses with an average volume of activity on a monthly basis.

Minimum Opening Deposit: **\$100.00**

Monthly Fee: No monthly fee with a minimum daily balance of \$10,000, otherwise \$20.00 per statement cycle.

Transaction Charges: Up to 200 debits and 80 credits per statement cycle included at no additional charge. \$1.00 excessive transaction charge per debit item over 200 per statement cycle. \$1.00 excessive transaction charge per credit item over 80 per statement cycle.

Other Charges: Refer to "Misc. Fees and Charges" for additional information on this account.

**Small Business Checking**

This small business checking account is well suited for small-business owners that have a low volume of monthly activity. Includes Business Bill Pay at no additional charge.

Minimum Opening Deposit: **\$100.00**

Monthly Fee: No monthly fee with a minimum daily balance of \$1,000, otherwise \$12.00 per statement cycle.

Transaction Charges: Up to 150 transactions per statement cycle included at no additional charge. \$0.50 excessive transaction charge per item over 150 per statement cycle.

Other Charges: Refer to "Misc. Fees and Charges" for additional information on this account.

**Business Prime Checking**

An interest-bearing checking account with an all-inclusive flat monthly fee.

Minimum Opening Deposit: **\$100.00**

Monthly Fee: A monthly fee will be imposed based on account activity.

Transaction Charges: **NONE**

Other Charges: Refer to "Misc. Fees and Charges" for additional information on this account.

**Business Interest Checking**

An interest-bearing checking account designed for home-based and smaller organization's with minimal banking needs.

Minimum Opening Deposit: **\$100.00**

Monthly Fee: No monthly fee with a minimum daily balance of \$2,000, otherwise \$15.00 per statement cycle.

Transaction Charges: 20 debits and 20 credits per statement cycle at no additional charge. \$ .20 excessive transaction charge per debit item over 20 per statement cycle; \$1.00 excessive transaction charge per credit item over 20 per statement cycle.

Other Charges: Refer to "Misc. Fees and Charges" for additional information on this account.

**Business Interest Sweep Checking**

An account designed to automatically transfer between accounts to maintain a customer specified balance while maximizing the amount of funds in the sweep account at no additional charge.

Minimum Opening Deposit: **\$100.00**

Monthly Fee: **\$65.00**

Transaction Charges: **NONE**

Other Charges: Refer to "Misc. Fees and Charges" for additional information on this account.

**Business ICS Interest Checking**

An account that allows depositors to work with one bank to access multi-million-dollar FDIC insurance coverage.

Minimum Opening Deposit: **\$100.00**

Monthly Fee: **NONE**

Transaction Charges: **NONE**

Other Charges: Refer to "Misc. Fees and Charges" for additional information on this account.

**Analyzed Business Checking**

An account for businesses with high transaction volume.

Minimum Opening Deposit: **\$100.00**

Monthly Fee: **\$20.00**

Earnings Credit: An earnings credit is applied to this account that may offset certain service fees incurred by the account's activities, the earnings credit is based upon the average collected balance maintained in the account. The earnings credit is set daily by the bank and may be changed at any time without notice.

**Analyzed Business Checking continued...**

Analyzed Checking Transaction Charges:

ACH credits/debits, each:	<u>\$0.12</u>
Charge-back (deposited items returned), each:	<u>\$6.00</u>
Re-deposit charge-back returned item, each:	<u>\$1.00</u>
Checks deposited, per item:	<u>\$0.15</u>
Checks paid, each:	<u>\$0.15</u>
Courier Services:	<u>Ind. Pricing</u>
Courier bags, each:	<u>\$0.25</u>
Currency deposited/provided, per \$1,000:	<u>\$1.30</u>
Deposits (over the counter), each:	<u>\$1.40</u>
Deposits posted (via remote deposit capture), each:	<u>\$1.00</u>
Loose coin provided/deposited, per bag:	<u>\$7.50</u>
Reserve requirement, per month:	<u>10.00%</u>
Rolled coin deposited/provided, per roll:	<u>\$0.12</u>
Rolled coin deposited/provided, per box:	<u>\$6.00</u>
<u>Other Charges:</u> Refer to "Misc. Fees and Charges" for additional information on this account.	

**Money Services Business Analyzed Checking**

An account for businesses that offer check cashing; foreign currency exchange services; sells money orders, travelers' checks or pre-paid access (formerly stored value) products for an amount greater than \$1,000.00 per person, per day, in one or more transactions.

(Approved Application Required)

Minimum Opening Deposit: **\$500.00**

Account Opening Fee: **\$250.00**

Monthly Fee: **\$300.00**

Earnings Credit: An earnings credit is applied to this account that may offset certain service fees incurred by the account's activities, the earnings credit is based upon the average collected balance maintained in the account. The earnings credit is set daily by the bank and may be changed at any time without notice.

Analyzed Checking Transaction Charges:

ACH credits/debits, each:	<u>\$0.12</u>
Charge-back (deposited items returned), each:	<u>\$6.00</u>
Re-deposit charge-back returned item, each:	<u>\$1.00</u>
Checks deposited, per item:	<u>\$0.15</u>
Checks paid, each:	<u>\$0.15</u>
Courier Services:	<u>Ind. Pricing</u>
Courier bags, each:	<u>\$0.25</u>
Currency deposited/provided, per \$1,000:	<u>\$1.30</u>

## Money Services Business Analyzed

### Checking continued...

Deposits (over the counter), each:	<u>\$1.40</u>
Deposits posted (via remote deposit capture), each:	<u>\$1.00</u>
Loose coin provided/deposited, per bag:	<u>\$7.50</u>
Reserve requirement, per month:	<u>10.00%</u>
Rolled coin deposited/provided, per roll:	<u>\$0.12</u>
Rolled coin deposited/provided, per box:	<u>\$6.00</u>
<u>Collateral</u> : Collateral CD may be required.	
<u>Other Charges</u> : Refer to "Misc. Fees and Charges" for additional information on this account.	

### Industrial Hemp Business Checking (IHB)

An account for Industrial Hemp-Related businesses. Cash deposits will not be accepted into this account.

(Approved Application Required)

<u>Minimum Opening Deposit</u> :	<u>\$100.00</u>
<u>Account Opening Fee</u> :	<u>\$500.00</u>
<u>Monthly Fee</u> :	<u>\$1,500.00</u>
<u>Other Charges</u> : Refer to "Misc. Fees and Charges" for additional information on this account.	

### Community Interest Checking

An interest-bearing checking account designed for non-profit organizations.

<u>Minimum Opening Deposit</u> :	<u>\$100.00</u>
<u>Monthly Fee</u> :	<u>NONE</u>
<u>Transaction Charges</u> :	<u>NONE</u>
<u>Other Charges</u> : Refer to "Misc. Fees and Charges" for additional information on this account	

### Attorney Client Trust (IOLTA)

An interest-bearing account available to attorneys and law firms designed to comply with the State Bar of California.

<u>Minimum Opening Deposit</u> :	<u>\$100.00</u>
<u>Monthly Fee</u> :	<u>NONE</u>
<u>Transaction Charges</u> :	<u>NONE</u>
<u>Other Charges</u> : Refer to "Misc. Fees and Charges" for additional information on this account	

## Business Money Market Account

### Business Investment Money Market

An interest-bearing account with competitive interest rates.

<u>Minimum Opening Deposit</u> :	<u>\$100.00</u>
<u>Monthly Fee</u> : No monthly fee with a minimum daily balance of \$5,000, otherwise \$12.00 per statement cycle.	
<u>Transaction Charges</u> :	<u>NONE</u>
<u>Other Charges</u> : Refer to "Misc. Fees and Charges" for additional information on this account.	

### Business Savings Account

#### Premier Business Savings

Grow your savings with an interest-bearing Savings Account.

<u>Minimum Opening Deposit</u> :	<u>\$100.00</u>
<u>Transaction Charges</u> :	<u>NONE</u>
<u>Monthly Fee</u> : No monthly fee with a minimum daily balance of \$500.00, otherwise \$5.00 per statement cycle.	
<u>Other Charges</u> : Refer to "Misc. Fees and Charges" for additional information on this account.	

### Public Funds Accounts

Our Public Funds accounts are designed for public entities, including state and government agencies, local municipalities and public agencies who provide goods and services to the general public.

#### Public Funds Checking

<u>Minimum Opening Deposit</u> :	<u>\$100.00</u>
<u>Monthly Fee</u> :	<u>NONE</u>
<u>Transaction Charges</u> :	<u>NONE</u>
<u>Other Charges</u> : Refer to "Misc. Fees and Charges" for additional information on this account.	

#### Public Funds Interest Checking Sweep

<u>Minimum Opening Deposit</u> :	<u>\$100.00</u>
<u>Monthly Fee</u> :	<u>NONE</u>
<u>Transaction Charges</u> :	<u>NONE</u>
<u>Other Charges</u> : Refer to "Misc. Fees and Charges" for additional information on this account.	

## Public Funds Prime

<u>Minimum Opening Deposit</u> :	<u>\$100.00</u>
<u>Monthly Fee</u> : A monthly fee will be imposed based on account activity.	
<u>Transaction Charges</u> :	<u>NONE</u>
<u>Other Charges</u> : Refer to "Misc. Fees and Charges" for additional information on this account.	

### Public Funds Analyzed Checking

<u>Minimum Opening Deposit</u> :	<u>\$100.00</u>
<u>Monthly Fee</u> :	<u>\$20.00</u>
<u>Earnings Credit</u> : An earnings credit is applied to this account that may offset certain fees incurred by the account's activities. It is based upon the average collected balance maintained in the account and is set daily by the bank and may be changed at anytime without notice.	
<u>Analyzed Checking Transaction Charges</u> :	
ACH credits/debits, each:	<u>\$0.12</u>
Charge-back (deposited items returned), each:	<u>\$6.00</u>
Re-deposit charge-back returned item, each:	<u>\$1.00</u>
Checks deposited, per item:	<u>\$0.15</u>
Checks paid, each:	<u>\$0.15</u>
Courier Services:	<u>Ind. Pricing</u>
Courier Bags, each:	<u>\$0.25</u>
Currency deposited/provided per \$1,000:	<u>\$1.30</u>
Deposits (over the counter), each:	<u>\$1.40</u>
Deposits posted (via remote deposit capture), each:	<u>\$1.00</u>
Loose coin provided/deposited per bag:	<u>\$7.50</u>
Reserve requirements, per month:	<u>10.00%</u>
Rolled coin deposited/provided, per roll:	<u>\$0.12</u>
Rolled coin deposited/provided, per box:	<u>\$6.00</u>
<u>Other Charges</u> : Refer to Analyzed Checking Transaction Charges and "Misc Fees and Charges" for additional information on this account.	

### Public Funds Money Market

<u>Minimum Opening Deposit</u> :	<u>\$100.00</u>
<u>Monthly Fee</u> :	<u>NONE</u>
<u>Transaction Charges</u> :	<u>NONE</u>
<u>Other Charges</u> : Refer to "Misc. Fees and Charges" for additional information on this account.	

### Public Funds Savings Account

<u>Minimum Opening Deposit</u> :	<u>\$100.00</u>
<u>Monthly Fee</u> :	<u>NONE</u>
<u>Transaction Charges</u> :	<u>NONE</u>
<u>Other Charges</u> : Refer to "Misc. Fees and Charges" for additional information on this account.	

For branch locations please visit our website:

 [www.ValleyRepublic.Bank](http://www.ValleyRepublic.Bank)

## Public Funds Certificate of Deposit

Minimum Opening Deposit: \$1,000.00

Limitations: Additional deposits are not allowed into this account. Withdrawals may not be made until the maturity date.

Grace Period: You will have 10-days after the maturity date to withdrawal funds without penalty. If you do not withdrawal the funds, the CD will renew for the same period of time as the original term.

Early Withdrawal Penalties: If any of the principal balance is withdrawn before the maturity date, a penalty of 3-months interest will be imposed, if the original maturity date is less than 30-days, or three months interest, if the original maturity date is 30-days to 1-year, or 6-months interest, if the original maturity date is greater than one year.

### myVRB Online Banking - Business

#### **Business Online Banking**

Monthly Fee: NONE

#### **Business Bill Pay**

Save yourself the hassle of writing checks, buying stamps and hitting the mail on the right day.

Monthly Fee (first 2-months waived): \$5.95

#### **Remote Deposit Capture**

Businesses can make deposits utilizing a remote check scanner from the comfort of their office.

Monthly Fee: \$100.00

Transaction Charges, per deposit: \$1.00

Replacement Ink: \$20.00

#### **Mobile Remote Deposit Capture**

Deposit paper checks into your account using the myVRB Mobile App.

Monthly Fee: NONE

#### **eStatements**

Stay organized and secure with paperless statements.

Monthly Fee: NONE

#### **ACH Origination**

Businesses can originate transactions via ACH for payroll processing, tax payments and direct payments.

Monthly Fee: \$75.00

Transaction Charges, per ACH batch: \$5.00

## Positive Pay

Positive Pay can be used to deter check fraud by matching the checks issued by a business to those presented for payment. In addition, ACH Positive Pay can deter ACH fraud by matching the company ID entered by the business.

Monthly Fee: \$50.00

#### Additional Services:

- ACH Positive Pay: \$50.00

- Account Reconciliation: \$15.00

Other Charges: \$1.00 charge for every unresolved exception item.

### Additional Business Banking Services

#### **Cash Vault**

We offer outsourced vaults for businesses that wish to cut costly investments in vault infrastructure and facility leases.

Monthly Fee: Individual Pricing

#### **Armored Transport Services**

With armored transportation services, save time and money while increasing your operational efficiency.

Monthly Fee: Individual Pricing

#### **Lockbox Processing**

Set Up Fee (one-time): \$150.00

Monthly Fee: \$150.00

Deposits (each): \$1.00

Deposited Items (each): \$0.35

Returned Item Fee (per item): \$15.00

Item Image Fee (per page): \$0.25

P.O. Box Rental: Varies

### Miscellaneous Fees and Charges

Activity/statement printout: \$3.00

Automatic Overdraft Transfer Protection: NONE

Cashier's Checks, each: \$8.00

CD-ROM check images, per CD: \$50.00

Charge-back fee (deposited items returned): \$6.00

Charge-back re-deposited item, each: \$1.00

Check Printing: Varies

Closing account (before 90 days): \$25.00

Closing account via mail (after 90 days): \$10.00

Collection item (plus cost of mailing), each: \$25.00

Copies of paid issued cashier's checks, each: \$2.50

Copies of paid checks, each: \$2.00

Copies of previous statements, each: \$2.00

Counter check, each: \$0.50

Courier bags, each: \$0.25

Courier Services: Individual Pricing

Debit Card Replacement: \$5.00

Deposit Correction, each: \$6.00

Endorsement/signature guarantee, each: \$5.00

Foreign check processing, each: \$25.00

Foreign currency processing, each: \$15.00

Funds management (sweep/zero balance account): \$65.00

Legal Processing, each: \$75.00

Notary, per item: \$10.00

Night Depository Service, per year: \$50.00

Overdraft fee (NSF item-paid), each: \$35.00

Overdraft fee (NSF item-returned), each: \$35.00

\*Maximum \$175/day

Research, per hour (1/2-hour minimum): \$75.00

Special Statement cutoff, per month: \$5.00

Stop Payment fee (in-branch/telephone) each: \$20.00

Stop Payment fee (via myVRB) each: \$10.00

Wire Transfers-Incoming, each: \$20.00

Wire Transfers-Outgoing Domestic, each: \$30.00

Wire Transfers-Outgoing International, each: \$45.00

### Safe Deposit Boxes

*Not all box sizes are available at each location. See below for the box size and pricing. Contact the specific branch for availability.*

	<u>Annual Fee</u>		<u>Annual Fee</u>
<b>Main</b>		<b>Riverlakes</b>	
3x10	<u>\$25.00</u>	2x5	<u>\$20.00</u>
5x10	<u>\$60.00</u>	3x5	<u>\$25.00</u>
10x10	<u>\$110.00</u>	3x10	<u>\$25.00</u>
		5x5	<u>\$60.00</u>
		5x10	<u>\$60.00</u>
		10x10	<u>\$110.00</u>
<b>Grand Island Village</b>			
3x5	<u>\$25.00</u>		
3x10	<u>\$25.00</u>		
5x5	<u>\$60.00</u>	<b>Delano</b>	
5x10	<u>\$60.00</u>	3x10	<u>\$25.00</u>
		5x5	<u>\$60.00</u>
		5x10	<u>\$60.00</u>
		10x10	<u>\$110.00</u>

Safe Deposit Box – Key Replacement: \$10.00, plus locksmith fee

Safe Deposit Box – Forced Entry: TBD



Effective 05.19.2021