
All-Business Banking Schedule of Fees

Effective August 1, 2026



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Basic Business Checking

Is this the right account for your business?	For Business Sole Proprietorships, Organizations and Associations operating with a Social Security Number or TIN.
Minimum balance to open	\$50.00
Monthly service fee	N/A
Transaction fees	• First 100 total transactions per statement cycle - No charge. • Additional transactions during the statement cycle are \$0.25 each.
Statements	Paper Statements. E-statements available. There is a \$3.00 monthly paper statement fee for this account. You can waive this fee by enrolling in E-statements to receive monthly statements electronically.

Business Value Checking

Is this the right account for your business?	Businesses with low transaction volumes not yet needing analysis or Cash Management Services.
Minimum balance to open	\$50.00
Monthly service fee	N/A
Transaction fees	• First 100 total transactions per statement cycle - No charge. • Additional transactions during the statement cycle are \$0.25 each.
Statements	Paper Statements. E-statements available. There is a \$3.00 monthly paper statement fee for this account. You can waive this fee by enrolling in E-statements to receive monthly statements electronically.

Business Relationship Checking

Is this the right account for your business?	Businesses with higher transaction volumes that do not need an analysis account or Cash Management.
Minimum balance to open	\$50.00
Monthly service fee	\$12.00
Minimum balance to avoid service charge	A monthly service charge of \$12.00 will be assessed every monthly statement cycle if the monthly average balance falls below \$10,000.00 or when the monthly average balance in any combination of Business Relationship Checking, Business Statement Savings and Business Money Market accounts under the same Tax Identification Number falls below \$15,000.00.
Transaction fees	• First 300 total transactions per statement cycle - No charge. • Additional transactions during the statement cycle are \$0.25 each. This includes checks paid, items deposited, and ACH transactions.

Non-Profit Checking

Is this the right account for your business?	Businesses or Organizations that are 501(c)(3) with limited transaction volume.
Minimum balance to open	\$50.00
Monthly service fee	N/A
Minimum balance to avoid service charge	N/A
Transaction fees	• First 200 total transactions per statement cycle - No charge. • Additional transactions during the statement cycle are \$0.25 each.
Statements	Paper Statements. E-statements available. There is a \$3.00 monthly paper statement fee for this account. You can waive this fee by enrolling in E-statements to receive monthly statements electronically.

Business Analysis, Business Analysis Positive Pay or Municipal Analysis Checking

Is this the right account for your business?	Businesses with a high transaction volume or who maintain larger account balances.	
Minimum balance to open	\$50.00	
Monthly service fee*	\$12.00 if balance falls below \$10,000.00	
Earnings allowance	An earnings allowance is used to offset eligible fees. The Transaction fees and Cash Management fees listed below are eligible fees.	
Transaction fees	The following fees are assessed per statement cycle: • \$0.12 per check deposited** • \$0.12 per check written** • \$0.12 per ACH credits originated • \$0.12 per ACH debit originated • ACH credits received no charge • ACH debits received no charge	
Statements	Paper or E-Statement available.	
Cash Management fees	Security Tokens - \$8.00 Positive Pay Services - \$50.00 ACH Origination - \$40.00 Remote Deposit Capture Services - \$60.00 Additional RDC Scanners - \$40.00	Each after initial first two (2) tokens for ACH origination and/or Wire Origination. Per statement cycle. Includes Check Positive Pay, ACH block and Filter and Account reconciliation. Per statement cycle Per statement cycle. Includes Service, Scanner and Maintenance/Repair. Per statement cycle. Includes Service, Scanner and Maintenance/Repair.

* Waived for the first 3 months after account opening.

** First 50 deposited checks, paid checks and remote deposited items, no charge.

IOLTA

Is this the right account for your business?	Attorneys that are required to hold their clients' funds in escrow.
Minimum balance to open	\$50.00
Monthly service fee	None

IOREBTA

Is this the right account for your business?	Attorneys or real estate brokers that need to pool clients' funds.
Minimum balance to open	\$50.00
Monthly service fee	None

Basic Business Savings

Is this the right account for your business?	For Business Sole Proprietorships, Organizations and Associations operating with a Social Security Number or TIN.
Minimum balance to open	\$10.00
Monthly service fee	None

Business Statement Savings

Is this the right account for your business?	Businesses that are looking to earn interest on balances while maintaining full access to your funds.
Minimum balance to open	\$10.00
Monthly service fee	None

Business Money Market

Is this the right account for your business?	Businesses that are looking for competitive interest rates with access to your funds.
Minimum balance to open	\$50.00
Monthly service fee	A monthly service charge of \$5.00 will be assessed every monthly statement cycle if the average daily balance falls below \$2,500.00.

Municipal Money Market

Is this the right account for your business?	Businesses that are looking for competitive interest rates with access to your funds.
Minimum balance to open	\$50,000.00
Monthly service fee	A monthly service charge of \$5.00 will be assessed every monthly statement cycle if the average daily balance falls below \$2,500.00.

Business Schedule of Fees

Debit Card

Business Debit Card Replacement

- Same-day Card Production \$10.00 (produced in-branch during regular business hours)
- Overnight Replacement by Mail \$75.00 (expedited turnaround)

Non-Ives Bank ATM Charge (per transaction) \$2.00

(Domestic and International ATM Charges. This fee is separate from any fee the ATM operator may charge you)

Check and Money Orders

Official Bank Check \$10.00

Money Order \$5.00

Temporary Counter Checks \$2.00

Sheet of 4 checks

Checks and/or Supplies Fee varies based on product type, shipping costs, and applicable taxes

Overdraft

The categories of transaction for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, or other electronic means.

Nonsufficient Funds (NSF) \$35.00

Paid or Returned and Uncollected Funds Paid or Returned (each item)

Returned Deposited Item Fee (checks and ACH) \$15.00

Overdraft Protection Transfer Fee \$10.00

Safe Deposit

Safe Deposit Box Annual Rental Fee

2" x 5" \$40.00 **3" x 5"** \$60.00 **3" x 10"** \$85.00 **5" x 5"** \$90.00

5" x 10" \$125.00 **7" x 10"** \$150.00 **10" x 10"** \$200.00

Safe Deposit Box sizes and availability vary by location. We currently DO NOT offer them at 12 Hayestown Avenue, and 35 West Street, Danbury and 2586 Summer Street, Stamford, CT.

Safe Deposit Box Lost Key \$20.00

Safe Deposit Box Late Fee (after 30 days) \$10.00

Safe Deposit Box Drill \$200.00

Business Schedule of Fees (continued)

Other Bank Fees

Paper Statement Fee ¹	\$3.00
Inactivity Fee (monthly and/or per statement cycle)	\$5.00
For account balances less than \$1,000.00	
Stop Payments	\$35.00
Per Item – Check or ACH.	
Stop Payments – Range of Checks	\$35.00
Fee is applied to range of checks in sequential order.	
Collections: Domestic and International	\$35.00
Legal Processing	\$125.00
Processing of any garnishment, tax levy, or court administrative order against your account(s), whether or not the funds are actually paid.	
Lost Passbook Fee	\$10.00
Account Verification Letter	\$20.00
Special Coin and Currency Orders	\$50.00
Foreign Currency Purchase	\$27.00
Facilitated through Atlantic Community Bankers Bank (ACBB). Exchange service takes 2 business days.	

Wire Transfers

Incoming Domestic or International Wire Transfer	\$15.00
Outgoing Wire Transfer - Domestic	\$25.00
(Online \$20.00, in Branch \$25.00 each)	
Outgoing Wire Transfer - International	\$45.00
(Online \$35.00, in Branch \$45.00 each. Other correspondent bank service charges may apply)	

Other Services

Notary (non-customer)	\$5.00
Signature Guarantee	\$10.00 (Per Signature)
This service is only for customers and has a maximum amount of \$250,000.	
Research Request Fee	\$50.00 Per Hour
Special / Duplicate Statement	\$5.00
Account Closing	\$25.00
(Less than 90 Days from opening)	
Returned Mail Processing Fee	\$5.00
Armored Delivery Service Fee	Price varies based on volume and mileage
Lockbox Service Fee	Price varies based on volume and service selected
ACH Notification Change Fee	\$1.00 Per Item
Additional Transaction Service Charge	\$0.25 Per Item

Fees listed include the most common bank fees used by businesses. Other fees may apply depending upon the service requested. Fees are subject to change. We reserve the right to charge businesses a negotiated fee, as deemed appropriate, for excessive account activity.

1. Applies only to Basic Business, Business Value, and Non-Profit Checking Accounts.



Visit our website at www.IvesBank.com
to find the branch location closest to you.
844.723.2265

