Avidbank™

Business Fee Schedule

EFFECTIVE MARCH 1, 2026
IMPORTANT FEE DISCLOSURES
version 012726



EQUAL HOUSING LENDER

Member FDIC

Fees listed in this schedule may be assessed based on your products, services, and account activity. Charges may include monthly, per item processing, and transaction based fees. Additional fees may apply for specialized requests. All fees are subject to change. For Analyzed Business Checking Accounts, fees may be offset by an Earnings Credit Rate (ECR) based on collected balances. ECR rates are variable and may change at any time without notice.

Business Deposit Accounts (Analyzed and Non-Analyzed)

Type	Fee	Charge Method
Maintenance	$20	Monthly
Deposit Opening Minimum	None	NA
Deposit Fees - Non-electronic deposit (processed via mail/courier to Bank)	$1.50	Per Deposit
Check Deposit	$0.20	Per Item
Deposit Corrections	$5	Per Item
Checks Paid	$0.20	Per Item
Foreign Check Processing	$30	Per Item
Returned item – Charge Back	$10	Per Item
Returned – Redeposit	$10	Per Item

Product and Service Fees

Service/Product	Type	Fee	Charge Method
ATM / Debit Card	Non-Avidbank ATMs cash withdraw — U.S./U.S. territories	Included	NA
	Non-Avidbank ATMs cash withdraw — International	$5	Per Transaction
	International Purchase transaction Fee	3% of U.S. dollar	For each purchase in a foreign currency that a network amount converts into a U.S. dollar amount
	Non-Avidbank bank cash disbursement fees — using a debit card to withdraw cash from a teller in U.S./U.S. territories	$3	Per Teller Transaction
	Non-Avidbank bank cash disbursement fees — International	3% of U.S. dollar amount	Per Teller Transaction
Automated Clearing House (ACH)	Origination Setup	$50	One Time Fee
	Standard Origination	$30	Monthly
	Same Day Origination (Credits/Debits)	$30	Monthly
	Origination or Receiving (Credits/Debits)	$0.20	Per Item
	Upload / File Transmission	Included	NA
	Deletion or Reversal	$15	Per Occurrence
	Originated Returns	$10	Per Item
	Notification of Change	$3	Per Item
	Special Handling	$250	Per Item
	Email Notifications	$15	Monthly
	External Transfers to another institution	$15	One Time Fee per Account
Cashier's Check	Cashier's checks issuance	$20	Per Check issued
Checks	Personalized temporary checks (counter checks)	Included	NA
Collections (U.S.)	Incoming and outgoing	$30	Per Item
Courier Services	Per Pickup	Quote	Quote
Deposit Account Control Agreement (DACA)	Setup/Amendment	$1000	One Time Fee
	Springing Account maintenance	$100	Monthly
	Blocked Account maintenance	$200	Monthly
	Blocked DACA	$25	Per Order/Transaction
Foreign and international services*	International item Deposited – collection	$30	Per Item
	International item Deposited – returned unpaid	$10	Per Item

**In addition to any applicable fees, the exchange rate used when we convert one currency to another includes a markup*

Product and Service Fees (continued)

Service/Product	Type	Fee	Charge Method
Legal process fee	Includes levy, writ, garnishment, and any other legal documents	$250	Per Request
Online Banking / Information Reporting	Online Banking Access	$50	Monthly
	Bill Payment	Included	NA
	Quickbooks Connection	Included	NA
	Online Banking Enhanced Reporting	$75	Monthly
	Direct File Setup (sFTP)	$250	One-Time Fee
	Direct File Connection (sFTP)	$25	Monthly
	Direct File Transmission Fee	$10	Per File Type Monthly
Positive Pay	Positive Pay Setup	$75	One-Time Per Account
	Primary Account Maintenance	$60	Monthly
	Secondary Account Maintenance	$15	Monthly
	Check Payee Match	Included	NA
	Issue Check File Autoload (sFTP)	$15	Monthly
Remote Deposit Capture (RDC)	Setup	$150	One-Time Fee
	Account maintenance	$60	Monthly
	RDC Deposit	$1	Per Deposit
	RDC Hardware	$700	One-Time Fee
Statements	Special request Special requests include, but are not limited to duplicate account statement, hold statement, special mailing instructions, research copy(ies)	$5	Per Statement
	Research This fee is charged when you request any research into transactions, or extensive statement help	$50	Per Hour
	Statements in Business Online Banking	Included	NA
Stop Payments	Check or ACH	$25	Per Stop
Sweep Services	Money Market / Interest Bearing Account	$50	Monthly per Account
	Reciprocal Cash Sweep	$100	Monthly per Account
	Line of Credit	$250	Monthly per Account
Wires Services**	International Wires Service (USD or FX)	$25	Monthly
	Domestic Wires Service	Included	NA
	Incoming Wires (analyzed/non-analyzed)	$10	Per Item
	Domestic Outgoing Wires – Digital	$25	Per Item
	International (USD) Outgoing Wires – Digital	$40	Per Item
	International Foreign Currency (FX) Outgoing Wires – Digital	$40	Per Item
	Domestic Outgoing Wires – Manual	$35	Per Item
	International (USD) Outgoing Wires – Manual	$50	Per Item
	International (FX) Outgoing Wires – Manual	$50	Per Item
	Wire Notification (incoming/outgoing)	$15	Per Item
	Domestic Drawdown	$35	Per Item
	Wire Tracker	Quote	Quote
Zero Balance Account (ZBA)	Parent Maintenance	$30	Per Account Monthly
	Sub-Account Maintenance	$25	Per Account Monthly

**In addition to any applicable fees, the exchange rate used when we convert one currency to another includes a markup; **Incoming or outgoing wires that contain incorrect information may be subject to multiple fees assessed by the Bank. In addition to any applicable fees, the exchange rate used when we convert one currency to another includes a markup*

Overdraft

Type	Fee	Charge Method
Standard overdraft fee for items paid into overdraft	$30	Per item if overdraft resolved same day; $30 + Prime* +3% for Ledger Overdraft and Uncollected Funds
Returned Item / Non-Sufficient Funds (NSF)	$30	Per Item

**Prime refers to the Bank Prime Loan rate published in the Federal Reserve's H.15 Selected Interest Rates Daily Report. See https://www.federalreserve.gov/releases/h15/ for more information*