

**1. FREE BUSINESS CHECKING**

| Account Service Fee Description | Fee Amount                                | Important Information  |
|---------------------------------|---|--|
| Per Item Service Fees           | \$0.30 for each transaction item over 100 | Transaction Item – An “item” is defined as but is not limited to the following: deposit tickets, single checks included in a deposit, deposits or withdrawals originated through an automated clearing house (ACH), an ATM, in person or by a call center representative, and paid checks issued from the account.<br><b>Exclusion:</b> Transfers initiated through an ATM, Online or Telephone Banking and transfers between accounts at Ent are not included in the per item fee calculation.<br>Fee charged at month end. |
| Cash Deposit per \$100.00       | \$0.10 per \$100.00 (after \$2,500.00)    | Fee charged at month end.  |

**2. BUSINESS DIVIDEND CHECKING**

| Account Service Fee Description | Fee Amount                                | Important Information  |
|---------------------------------|---|--|
| Per Item Service Fees           | \$0.30 for each transaction item over 350 | Transaction Item – An “item” is defined as but is not limited to the following: deposit tickets, single checks included in a deposit, deposits or withdrawals originated through an automated clearing house (ACH), an ATM, in person or by a call center representative, and paid checks issued from the account.<br><b>Exclusion:</b> Transfers initiated through an ATM, Online or Telephone Banking and transfers between accounts at Ent are not included in the per item fee calculation.<br>Fee charged at month end. |
| Cash Deposit per \$100.00       | \$0.10 per \$100.00 (after \$2,500.00)    | Fee charged at month end.  |
| Maintenance Fee                 | \$10.00/month                             | Charged if Checking Average Daily Balance falls below \$5,000.00 or the combined Average Daily Balance falls below \$20,000.00 in Business Checking, Savings, Money Market Savings or Certificate Accounts.<br>Fee charged at month end.   |

### 3. BUSINESS ANALYSIS CHECKING

| Account Service Fee Description | Fee Amount  | Important Information   |
|---------------------------------|---|---|
| Per Item Service Fees           | <p>\$0.15 per withdrawal or check</p> <p>\$0.20 per deposit ticket</p> <p>\$0.09 per deposit item</p> | <p>Transaction Item – An “item” is defined as but is not limited to the following: deposit tickets, single checks included in a deposit, deposits or withdrawals originated through an automated clearing house (ACH), an ATM, in person or by a call center representative, and paid checks issued from the account.</p> <p><b>Exclusion:</b> Transfers initiated through an ATM, Online or Telephone Banking and transfers between accounts at Ent are not included in the per item fee calculation.</p> <p>Fee charged at month end.</p> |
| Cash Deposit per \$100.00       | \$0.10 per \$100.00 (after \$2,500.00)  | Fee charged at month end.   |
| Maintenance Fee                 | \$12.00/month   | Fee charged at month end.   |
| Earnings Credit                 | Applied Monthly   | Earnings Credit calculates the Average Daily Balance of the Analysis Checking and applies a designated earnings rate monthly used to offset Account Maintenance Fee, Per Item Fees, and Miscellaneous Fees. The Earnings Credit earned can only be used to offset fees assessed to the account for the same monthly period. Earnings Credit will not carry over to the next monthly period or be converted to an equivalent cash deposit to the account.  |

### 4. BUSINESS MONEY MARKET SAVINGS

| Account Service Fee Description | Fee Amount   | Important Information  |
|---------------------------------|--------------|--|
| Maintenance Fee                 | \$8.00/month | <p>Charged if Average Daily Balance falls below \$5,000.00.</p> <p>Fee charged at month end.</p> |

## 5. SAVINGS AND CHECKING ACCOUNTS

| Account Service Fee Description  | Fee Amount    | Important Information   |
|----------------------------------|---------------|---|
| Inactive Account Maintenance Fee | \$5.00/month  | 1 year no activity  |
| Non-Sufficient Funds (NSF Item)  | \$30.00       | Check, ACH, Bill Pay, recurring debit card transaction, substitute check, or electronic item. Fee charged at month end. |
| Stop Payment                     | \$25.00       | Fee charged at month end.   |
| Check Positive Pay               | \$25.00/month | Monthly fee listed is per share using the service<br>Fee charged at month end.  |
| ACH Positive Pay                 | \$25.00/month | Monthly fee listed is per share using the service<br>Fee charged at month end.  |

## 6. ATM AND VISA® DEBIT CARD TRANSACTIONS

| Transaction Description               | Fee Amount | Important Information   |
|---------------------------------------|------------|---|
| Rush Card – ATM, Visa Debit           | \$50.00    | Fee charged at time of transaction.   |
| Visa Foreign Currency Transaction Fee | 1.00%      | This transaction fee will be assessed to purchases made outside of the United States as well as to online purchases made within the United States, but the merchant is located outside of the United States.<br>Fee charged at time of transaction. |

**NOTE:** No Ent charged ATM fees at non-Ent ATMs. Does not include surcharge imposed by the owner (other than Ent) of the ATM.

## 7. ACH SERVICES

| Service Description            | Fee Amount    | Important Information   |
|--------------------------------|---------------|---|
| ACH Credit Origination Service | \$25.00/month | Monthly fee listed is per account using the service<br>Fee charged at month end.  |
| ACH Debit Origination Service  | \$25.00/month | Monthly fee listed is per account using the service<br>Fee charged at month end.  |
| ACH Transaction Report         | \$10.00/month | Includes up to two notification email addresses; additional email notifications are \$10.00/month; Required for ACH Debit Origination.<br>Fee charged at month end. |

**8. NEGOTIABLE ITEMS**

| Item Description   | Fee Amount | Important Information               |
|--|------------|-------------------------------------|
| Merchant Check Exchange (per item)                         | \$30.00    | Fee charged at time of transaction. |
| Foreign Item Collection fee – Incoming/Outgoing (per item) | \$30.00    | Fee charged at time of transaction. |

**9. LOAN FEES**

| Transaction Description   | Fee Amount | Important Information  |
|---|------------|--|
| Telephone (live contact) Loan Payment Processing Fee (via debit card or ACH)    | \$4.95     | Fee charged at time of transaction.  |
| Debit Card Automated Loan Payment Fee (Using unauthenticated portal on Ent.com) | \$9.95     | Fee charged at time of transaction.  |
| Loan Payment Coupon Book (annual)   | \$25.00    | Fee charged at time of transaction.  |
| Remote Online Notary  | \$15.00    | Fee per signature; Only for real estate loans. Fee charged at time of transaction. |

**10. MISCELLANEOUS TRANSACTIONS**

| Transaction Description          | Fee Amount                           | Important Information  |
|----------------------------------|--------------------------------------|--|
| Levies/Garnishments              | \$100.00                             | Fee charged at time of transaction.  |
| Shared Service Network Usage Fee | 6 Free/month; \$2.00 each thereafter | Service provider may charge additional fees. Fee charged at time of transaction. |

**NOTE:** Depending on your business account relationship, fees may be charged at the time of transaction or charged at month end. Fees charged at month end are itemized in the Service Charge Summary on business statements.