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. **Exclusion**: Transfers initiated through an ATM, Online or Telephone Banking and transfers between accounts at Wings are not included in the per item fee calculation. 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. **Exclusion:** Transfers initiated through an ATM, Online or Telephone Banking and transfers between accounts at Wings are not included in the per item fee calculation. 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. Fee charged at month end.

3. BUSINESS ANALYSIS CHECKING

Account Service Fee Description	Fee Amount	Important Information
Per Item Service Fees	$0.15 per withdrawal or check $0.20 per deposit ticket $0.09 per deposit item	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. **Exclusion:** Transfers initiated through an ATM, Online or Telephone Banking and transfers between accounts at Wings are not included in the per item fee calculation. 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	$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	Charged if Average Daily Balance falls below $5,000.00. Fee charged at month end.

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 Fee charged at month end.
ACH Positive Pay	$25.00/month	Monthly fee listed is per share using the service 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. Fee charged at time of transaction.

NOTE: No Wings charged ATM fees at non-Wings ATMs. Does not include surcharge imposed by the owner (other than Wings) 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 Fee charged at month end.
ACH Debit Origination Service	$25.00/month	Monthly fee listed is per account using the service 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. 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 WingsCO.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.