

Fee Schedule

Effective April 1, 2018 (subject to change)



Business Accounts

Commercial Checking ⁽¹⁾ Monthly Fee

(Analyzed Account)	
Minimum Opening Balance: \$100.00.....	\$12.00
Charge per Debit: \$0.15	
Charge per Credit: \$0.25	
Deposited Items: \$ 0.10	

Business Checking Monthly Fee

Minimum Opening Balance: \$100.00.....	No Charge
Average Balance Required to Avoid Monthly Fee: \$0.00	
First 500 Transactions: No Fee	
Over 500 Transactions: \$0.25/ea	

Business Interest Checking ^(2,3) Monthly Fee

Minimum Opening Balance: \$100.00.....	\$10.00
Average Balance Required to Avoid Monthly Fee: \$1,000.00	
First 500 Transactions: No Fee	
Over 500 Transactions: \$0.25/ea	

Non-Profit Business Checking ^(3,4) Monthly Fee

Minimum Opening Balance: \$100.00.....	\$10.00
Average Balance Required to Avoid Monthly Fee: \$1,000.00	
First 1000 Transactions: No Fee	
Over 1000 Transactions: \$0.25/ea	

IOLTA Checking Monthly Fee

Minimum Opening Balance: \$100.00.....	No Charge
Average Balance Required to Avoid Monthly Fee: \$0.00	

Business Money Market ^(3,5) Monthly Fee

Minimum Opening Balance: \$100.00.....	\$10.00
Average Balance Required to Avoid Monthly Fee: \$2,000.00	
Regulation D Excess Withdrawal Fee.....	\$10.00

Business Savings ^(3,5) Monthly Fee

Minimum Opening Balance: \$50.00	\$3.00
Average Balance Required to Avoid Monthly Fee: \$100.00	
Regulation D Excess Withdrawal Fee.....	\$ 3.00

⁽¹⁾ This account is for businesses utilizing additional services, such as Cash Management Services and those that maintain a higher volume of monthly transactions. Commercial Checking is an analyzed account. The Bank utilizes a process called Account Analysis, which allows a business to offset fees and service charges by maintaining compensating balances. Instead of an account being "hard charged" and debited for services throughout the month, a running total, called "soft charges" is kept. At the end of the month, the customer receives an earnings credit based on the average collected balance in the account. If the amount of the earnings credit is greater than the soft charge total, no fees are deducted for that month. If the amount of the earnings credit is less than the soft charge total, the remaining fees will be deducted from the account balance.

⁽²⁾ Eligibility for the Business Interest Checking Account is limited to Sole Proprietors.

⁽³⁾ The interest rate and annual percentage yield may change after account opening. Annual Percentage Yield = APY

Commercial Cash Management Services

Maintaining a Commercial Checking Account qualifies you for the following Commercial Cash Management Services and fees. Fees associated with these services are included in the monthly account analysis review.

CASH MANAGEMENT SERVICES ACCESSED THRU ONLINE BANKING Fee

ACH Origination (requires Cash Management Agreement)	
Monthly Maintenance	\$15.00
ACH Positive Pay	\$10.00
Per Item Charge	\$ 0.10
Per Return Charge	\$ 5.00

Positive Pay (requires Cash Management Agreement)	
Monthly Maintenance	\$10.00

Wire Transfer (requires Cash Management Agreement)	
Monthly Maintenance	\$10.00
Domestic Outgoing	\$10.00
Foreign Outgoing	\$35.00

ADDITIONAL CASH MANAGEMENT SERVICES Fee

Commercial Cash Handling Services	
Bulk Cash & Coin/Armored Car Service	Ask/Details
Escrow Manager	Ask/Details
Lockbox	Ask/Details
Merchant Card Services	Ask/Details
Remote Deposit Service	
Monthly Maintenance/Single Feed Pocket	\$20.00
Monthly Maintenance/Multi Feed Pocket	\$30.00
Zero Balance Account	No Charge

⁽⁴⁾ For non-profits, associations, foundations, and other tax-exempt organizations

⁽⁵⁾ Federal Regulation limits you from making more than a total of six (6) transfers each month to other accounts from a savings or money market account (including transfers to another account for overdraft protection) or to third parties each month by check, through point-of-sale purchase transactions with a banking card, by pre-authorized or automatic agreements, telephone, or online banking.

⁽⁶⁾ Product offered in conjunction with existing John Marshall Bank relationship.

⁽⁷⁾ Without overdraft protection, overdraft fees are \$35.00 per paid or returned item, plus a daily overdraft fee of \$3.00 for each day the account remains in an overdrawn status after seven (7) days.

Personal Accounts

Checking Monthly Fee

Minimum Opening Balance : \$100.00	No Charge
Average Balance Required to Avoid Monthly Fee: \$0.00	

Personal Interest Checking ⁽³⁾ Monthly Fee

Minimum Opening Balance: \$100.00	\$10.00
Average Balance Required to Avoid Monthly Fee: \$1,000.00	

Personal Money Market ^(3,5) Monthly Fee

Minimum Opening Balance: \$100.00	\$10.00
Average Balance Required to Avoid Monthly Fee: \$2,000.00	
Regulation D Excess Withdrawal Fee.....	\$10.00

Personal Savings ^(3,5) Monthly Fee

Minimum Opening Balance : \$100.00	\$ 3.00
Average Balance Required to Avoid Monthly Fee: \$100.00	
Regulation D Excess Withdrawal Fee	\$ 3.00

Junior Savings ^(5,6) Monthly Fee

Minimum Opening Balance : \$5.00	No Charge
Average Balance Required to Avoid Monthly Fee: \$0.00	
Regulation D Excess Withdrawal Fee	\$ 3.00

Overdraft Protection Products ⁽⁷⁾

Overdraft Transfer Protection

Links your checking account to a savings or money market account. Funds are automatically transferred to cover overdrafts.

Transfer Fee	No Charge
Minimum Transfer Increments.....	\$100.00

Overdraft Loan Protection (subject to credit approval)

A loan that is automatically advanced to cover overdrafts.

Minimum Transfer Increments.....	\$100.00
Annual Percentage Rate	15.00%
Minimum Monthly Payment.....	5% of Balance (\$25.00 Minimum Payment)



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Services

ELECTRONIC BANKING Fee

Online Banking & Bill Pay	No Charge
Telephone Banking	No Charge
eStatements	No Charge

John Marshall Bank (JMB)

MasterCard Check Card

TRANSACTION FEES:

JMB ATM's.....	No Charge
Non JMB ATM Fee (Surcharge may apply)	No Charge
Allpoint* Network ATM's.....	Surcharge Free
Non-Account Holder ATM Fee at a JMB ATM.....	\$ 3.00
Replacement Check Card	\$ 5.00
Two Day Expedited Card or PIN Mailing (per card or PIN)	\$50.00

ACCOUNT SERVICES Fee

Account Research	\$25.00
\$25.00 per hour (\$10 minimum)	
Research Copies per page.....	\$ 1.50

Cashier's Check (available to customers only) \$ 8.00

Daily Overdraft Fee

(per day after seven days)..... \$ 3.00

Deposit/Loan Verification..... \$15.00

Collection Item (incoming & outgoing)

Domestic (plus shipping costs)	\$20.00
Foreign (plus shipping costs)	\$25.00

Dormant Account Fee

Balance below \$100.00 and no customer activity for 12 months or more

Express Shipping

Two-Day	\$ 15.00
Overnight.....	\$ 20.00

Legal Process Charge

Messenger Delivery/Pick Up Ask/Details

Overdraft/Insufficient Funds

Overdraft Item Fee (check is paid)	\$35.00
Returned Item Fee (check is returned).....	\$35.00
Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.	

Stop Payment Order

Returned Deposited Item or Cashed Item \$10.00

Wire Transfers

Domestic

Incoming	No Charge
Outgoing.....	\$25.00

International

Incoming	No Charge
Outgoing.....	\$45.00

INTERNATIONAL SERVICES Fee

Foreign Currency Purchase

Foreign Currency Exchange.....

Foreign Currency Drafts

Plus shipping costs