

FEE SCHEDULE

Effective January 1, 2020 (subject to change)



Business Accounts

Please contact your local branch or call **703.584.0840** for business account pricing details.

Business Accounts

- Commercial Checking¹ (Analyzed Account)
- JMB Business Checking
- JMB Business Interest Checking²
- JMB Nonprofit Business Checking³
- IOLTA VA/DC/MD & MAHT Checking
- JMB Business Money Market⁴
- Business Savings⁴

Treasury Management Services

Treasury Management services are available to all John Marshall Bank business checking accounts. Fees for services will be assessed based on the terms of the related business checking account. Please contact our Treasury Services Department cmhelpdesk@johnmarshallbank.com for pricing details.

Treasury Services

- **Online Banking Access**
- **ACH Origination**
- **Positive Pay**
 - Check Positive Pay
 - ACH Positive Pay
- **Online Wire Transfers**
 - Domestic Outgoing
 - International Outgoing
- **Remote Deposit Service**
 - Mobile Remote Deposit
 - Single Feed Scanner
 - Multi-Feed Scanner
- **Sweep Services**
 - Auto Sweep on Deposit Account
 - Commercial Line of Credit
 - Zero Balance Account (ZBA)
- **Commercial Cash Handling Services**
 - Bulk Cash & Coin/Armored Car Service
- **Escrow ManagerLockbox**
- **Merchant Card Services**
- **Credit Card Services**

1. Average collected monthly balances will accrue an earnings credit, based upon an earnings credit rate established by the bank. The earnings credit will offset calculated monthly account services charges. Net service charges will be assessed monthly. Multiple accounts may be grouped to aggregate balances and related earnings credit, with a primary account designated.
2. Eligibility for the Business Interest Checking Account is limited to Sole Proprietors.
3. For nonprofits, associations, foundations, and other tax-exempt organizations.
4. Federal Regulation limits account to a total of six (6) withdrawals and/or transfers each month to include transfers to other accounts (including transfers to another account for overdraft protection, telephone transfers, and online banking transfers) or to third parties. Withdrawals include (but not limited to) telephone and online banking transfers, auto internal transfers, payments via by check, bank debit card point-of-sale purchase transactions, or pre-authorized agreements.

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Personal Accounts

Supreme Checking	Service Fee
Minimum Opening Balance: \$2,500.00	\$25.00/Month
Average Balance Required to Avoid Monthly Fee	\$5,000.00

Federal Interest Checking	Service Fee
Minimum Opening Balance: \$100.00.....	\$10.00/Month
Average Balance Required to Avoid Monthly Fee	\$1,000.00

Justice Checking	Service Fee
Minimum Opening Balance: \$100.00.....	\$5.00/Month
Average Balance Required to Avoid Monthly Fee	\$100.00

Freedom Account	Service Fee
Minimum Opening Balance: \$10.00.....	\$0.00/Month
Average Balance Required to Avoid Monthly Fee	\$0.00

Supreme Savings ¹	Service Fee
Minimum Opening Balance: \$100.00.....	\$5.00/Month
Average Balance Required to Avoid Monthly Fee	\$1,000.00
Excess Withdrawal Fee	\$3.00

Personal Savings ¹	Service Fee
Minimum Opening Balance: \$100.00.....	\$3.00/Month
Average Balance Required to Avoid Monthly Fee	\$100.00
Excess Withdrawal Fee	\$3.00

Junior Savings ^{1,2}	Service Fee
Minimum Opening Balance: \$5.00	\$3.00/Month
Average Balance Required to Avoid Monthly Fee	\$10.00
Excess Withdrawal Fee	\$3.00

JMB Personal Money Market ¹	Service Fee
Minimum Opening Balance: \$100.00.....	\$10.00/Month
Average Balance Required to Avoid Monthly Fee	\$2,000.00
Excess Withdrawal Fee	\$10.00

Specialty Accounts:

Executive@Work ³	Service Fee
Minimum Opening Balance: \$100.00.....	\$10.00/Month
Average Balance Required to Avoid Monthly Fee	\$1,000.00

Employee@Work ³	Service Fee
Minimum Opening Balance: \$100.00.....	\$5.00/Month
Average Balance Required to Avoid Monthly Fee	\$100.00

Overdraft Protection Services⁴

Overdraft Transfer Protection	Service Fee
Links your checking account to another deposit account. Funds are automatically transferred to cover overdrafts.	
Transfer Fee	No Charge
Minimum Transfer Increments	\$100.00

Overdraft Line of Credit (subject to credit approval)	Service Fee
A line of credit that is automatically advanced to cover overdrafts. Annual Percentage Rate Applies.	
Minimum Transfer Increments	\$100.00
Minimum Monthly Payment	5% of Balance
Transfer Fee, Commercial.....	\$5.00 per advance
Transfer Fee, Consumer.....	\$5.00 per advance

Services

Online & Card Services	Service Fee
Online Banking, Bill Pay, Mobile Banking, Zelle®	No Charge
John Marshall Bank (JMB) Mastercard Check Card	
Non JMB ATMs – Unlimited	No Fee
Replacement Check Card/Card or PIN Re-Address.....	\$10.00
Two Day Expedited Card or PIN Mailing (per card or PIN) ..	\$50.00
Emergency Overnight Card or PIN Mailing	\$75.00

Statement Services	Service Fee
eStatements	No Charge
Dual Statement Delivery (for having both eStatement & Paper) .	\$5.00/Month
Duplicate Statement (mailed to alternate address).....	\$5.00/Month

Account Services	Service Fee
Account research (\$10 minimum)	\$25.00/hr
Research Copies (per page)	\$1.50
Cashier's Check (available to customers only).....	\$8.00
Collection Item (incoming & outgoing)	
Domestic	\$20.00
International	\$60.00
Deposit/Loan Verification	\$15.00
Deposit Correction Fee (each occurrence)	\$5.00
Dormant Account Fee	\$5.00/Month
Balance below \$100.00 and no customer activity for 12 months or more	

Early Account Closing (If account is closed within 180 days of the open date).....	\$25.00
Express Shipping	
Two-Day.....	\$15.00
Overnight	\$20.00
Legal Process Charge.....	\$100.00

Overdraft/Insufficient Funds	Service Fee
Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.	
Overdraft Item Fee (check is paid)	\$35.00
Returned Item Fee (check is returned).....	\$35.00
Daily Overdraft Fee (per day after seven days)	\$3.00
Returned Bill Pay Item	\$30.00
Returned Deposited Item or Cashed Item	\$10.00
Stop Payment Order	\$30.00

Wire Transfers	Service Fee
Domestic	
Incoming	No Charge
Outgoing	\$25.00
International	
Incoming	No Charge
Outgoing	\$45.00
Wire Research/Trace	\$25.00

International Services	Service Fee
Foreign Currency Purchase	1.5% USD
\$8.00 minimum plus shipping costs	Equivalent
Foreign Currency Exchange	1.5% USD
\$8.00 minimum plus shipping costs	Equivalent
Foreign Currency Drafts	\$20.00
Plus shipping costs	

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2. Product offered in conjunction with existing John Marshall Bank relationship.
3. Available for employees of JMB business account holders.
4. Available for both business and personal accounts. 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.