

FEE SCHEDULE

Effective July 1, 2024 (subject to change)



JOHN MARSHALL BANK

Business Accounts

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

Business Accounts

- Commercial Checking¹
- JMB Business Checking
- JMB Business Interest Checking²
- JMB Nonprofit Business Checking³
- IOLTA VA/DC/MD & MAHT Checking
- JMB Business Money Market
- Supreme Savings
- Business Savings
- Escrow Optimizer

Business 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 jmbtreasury@johnmarshallbank.com for pricing details.

Treasury Management Services

- Online Banking
- Mobile Banking & Mobile Deposit
- Bill Payment
- ACH Origination
 - Online ACH Access
 - Same Day ACH Origination
 - ACH Return
 - ACH Research
 - ReACH Reporting
- Real-Time Payment – Send
 - Real-Time Payment – Send Access
- Online Wire Transfers
 - Online Wire Access
 - Domestic Outgoing
 - International Outgoing
- Remote Deposit Solutions (RDS)
 - RDS Desktop
 - RDS Mobile (up to 3 users)
- Positive Pay & Account Reconciliation
 - Check Positive Pay
 - Payee Positive Pay (Requires Check Positive Pay)
 - ACH Positive Pay
- Stop Payment Online
- 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
- Lockbox
- Merchant Card Services
- Credit Card Services
- Messenger Delivery/Pick up

1. This account features an earnings credit which is applied to reduce or eliminate some of the fees on the account. The earnings credit is calculated by applying an earnings credit rate to the monthly investable balance (average collected monthly balance minus the reserve requirement). The earnings credit rate is determined by the Bank and is subject to change at any time with no prior notice. If the earnings credit exceeds those fees during the monthly statement period, you will be assessed none of those fees. You will not be paid, carry forward or otherwise receive credit for any excess earnings credit.
2. Eligibility for the Business Interest Checking Account is limited to Sole Proprietors.
3. For nonprofits, associations, foundations, and other tax-exempt organizations.

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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 \$15,000.00

Federal Interest Checking

Minimum Opening Balance: \$100.00 \$10.00/Month
Average Balance Required to Avoid Monthly Fee \$1,500.00

Justice Checking

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

Freedom Account¹

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

Supreme Savings

Minimum Opening Balance: \$100.00 \$10.00/Month
Average Balance Required to Avoid Monthly Fee \$10,000.00

Personal Savings

Minimum Opening Balance: \$100.00 \$3.00/Month
Average Balance Required to Avoid Monthly Fee \$100.00

Junior Savings²

Minimum Opening Balance: \$5.00 \$3.00/Month
Average Balance Required to Avoid Monthly Fee \$10.00

JMB Personal Money Market

Minimum Opening Balance: \$100.00 \$12.00/Month
Average Balance Required to Avoid Monthly Fee \$2,500.00

Overdraft Protection Services³

Overdraft Transfer Protection

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)

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

Personal & Business Services

Online & Card Services

Service Fee

Online Banking FREE
Mobile Banking & Mobile Deposit FREE
Bill Payment FREE
Expedited Bill Payments Up to \$25.00 per item
Returned Bill Pay Item \$30.00
Zelle® (for Personal Accounts Only) FREE
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

eStatements FREE
Dual Statement Delivery (for having both eStatement & Paper) \$5.00/Month
Duplicate Statement (mailed to alternate address) \$5.00/Month

Account Services

Account research (\$10 minimum) \$25.00/hr
Research Copies (per page) \$1.50
Cashier's Check (available to customers only) \$8.00
Lost Cashier's Check \$25.00

Collection Item (incoming & outgoing)

Domestic \$20.00
International (plus Foreign Bank Charges) \$60.00+
Returned Collections (per item) \$50.00

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

Returned Deposited Item or Cashed Item \$12.00

Stop Payment Order \$30.00

Wire Transfers

Domestic
Incoming No Charge
Outgoing \$30.00
International
Incoming \$15.00
Outgoing \$50.00

Wire Research/Trace \$25.00

Overdraft/Insufficient Funds

Business Accounts

Overdraft Funds Fee for each paid item \$35.00
Nonsufficient Funds Fee for each returned item \$35.00
Daily Overdraft Fee (per day after seven days) \$3.00

Personal Accounts

Daily Overdraft Fee (per day after seven days) \$3.00

International Services

Foreign Currency Purchase 1.5% USD
\$20.00 minimum plus shipping costs Equivalent
Processing Fee \$5.00

Foreign Currency Exchange 1.5% USD
\$20.00 minimum plus shipping costs Equivalent
Processing Fee \$8.00

Foreign Currency Drafts \$20.00
Plus shipping costs

1. The Dormant Account Fee, Daily Overdraft Fee, and Early Account Closing Fee are waived on this account.
2. Product offered in conjunction with existing John Marshall Bank relationship.
3. Available for both business and personal accounts. Without overdraft protection, overdraft fees for business accounts 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.