

Please be advised, when the word “Bank” is referenced in these documents, it is intended to represent Chemung Canal Trust Company and/or Chemung Canal Trust Company DBA Capital Bank, a Division of Chemung Canal Trust Company.

THE FOLLOWING TERMS APPLY TO ALL BUSSINESS CHECKING ACCOUNTS:

- A minimum deposit is required to open any business deposit account
- All accounts are subject to fees for transactions made at non-Bank ATM terminals
- All accounts are subject to fees for overdraft and other banking services listed in this schedule
- All rates are subject to change at bank’s discretion

## CHECKING

**Analyzed Business Checking**– Each month a maintenance fee of \$15 will be assessed. Activity fees of \$.15 for each check paid, \$.15 for each check deposited, \$.15 for each deposit ticket, \$.15 for all electronic transactions and a currency deposited fee of \$.25 per \$1,000 will apply.

**Business Checking** – Each month accounts that maintain an average available balance less than \$500 are subject to a maintenance fee. The monthly maintenance fee will be \$10 for accounts enrolled with e-statement and \$15 for accounts not enrolled with e-statement. All accounts are awarded 100 free transactions and a \$.35 per transaction fee will be assessed for items in excess of the 100. Transactions include checks paid, checks deposited, deposit tickets, and all electronic transactions.

**Premier Business Checking**– Each month accounts that maintain an average available balance less than \$10,000 are subject to a maintenance fee. The monthly maintenance fee will be \$15 for accounts enrolled with e-statement and \$20 for accounts not enrolled with e-statement. All accounts are awarded 300 free transactions and a \$.25 per transaction fee will be assessed for items in excess of the 300. Transactions include checks paid, checks deposited, deposit tickets, and all electronic transactions.

**Zero Balance Checking**– \$25 Monthly fee for automatic sweep of funds in the account to another Business Checking. Fee will be assessed against the other account.

**Analyzed Business Variable Interest Rate Checking**– Each month a maintenance fee \$15 will be assessed. Activity fees of 20 cents for each check paid, 15 cents for each check deposited, and a currency deposited fee of 50 cents per \$1,000 will apply.

**Variable Interest Rate Business NOW Checking** – Unlimited transactions with no per-check fee. A maintenance fee of \$10 will be charged each month if the daily ledger balance is less than \$1,000.

**Variable Interest Rate Business Money Market Account (IMMA)** — A maintenance fee of \$10 will be charged each month if the daily ledger balance is less than \$1,000. If more than 6 checks are paid in a calendar month, an excessive check fee will be assessed of \$3 per check.

**Variable Interest Rate Prestige/Privilege Business Money Market Account (IMMA)** — A maintenance fee of \$10 will be charged each month if the daily ledger balance is less than \$1,000. If more than 6 checks are paid in a calendar month, an excessive check fee will be assessed of \$3 per check.

## SAVINGS

**Variable Interest Rate Business Savings Account** — A maintenance fee of \$3 each month will be assessed if the daily ledger balance is less than \$250.

**Landlord Tenant Savings Account** - To accommodate the account requirements imposed by the state for all registered landlords, the Landlord Tenant Savings product will operate under the same terms and conditions as the Variable Interest Rate Business Savings account. The only provisions that are different for this product are no monthly service charges, the minimum opening deposit is \$1, and the minimum to earn interest is \$1.

**Investment Certificates & Jumbo Certificates of Deposit** - The minimum penalty for any early withdrawal will be \$35.

■ Account Closed by Mail	\$35.00
■ Account Closed within first 3 Months	\$35.00
■ ATM fee (Non-Bank ATM)	\$2.00
■ Auto Pay Temporary Suspension Fee	\$35.00
■ Canadian Checks Deposited	\$35.00
■ Check Cashing Not ON US (Non-Customer)	\$35.00/check
■ Check Cashing ON US (Non-Customer)	\$5.00/check
■ Check Images Returned with Statement	\$3.00 / month
■ Collections	\$35.00
■ Counter Checks	\$1.00 each
■ Deposited/Cashed Check Returned	\$10.00
■ Deposited ACH Item Returned	\$10.00
■ Duplicate Lien Release	\$35.00
■ Holiday Club Withdrawal or Closeout	\$5.00
■ Home Equity Line of Credit Fixed Rate Conversion	\$50.00 each occurrence
■ Inactive/Dormant Account (Checking)	\$5.00 / month
■ Legal Papers Served on Account	\$100.00
■ Letter of Protest	\$35.00
■ Money Order	\$3.00
■ Notary Fee	\$2.00 Each Document
■ Official Check (Treasurer's Check)	\$5.00
■ Non-Sufficient Funds & Returned Items	\$35.00
■ Replacement Loan Coupon Book	\$10.00
■ Replacement of Lost ATM, VISA, HSA Check Card	\$5.00
■ Statement Copy	\$5.00 per statement
■ Stop Payment	\$35.00
■ Stop Payment fee when using Business Banker	\$30.00
■ Sustained Overdraft Fee	\$35.00
■ Savings and Line of Credit Overdraft Protection	\$3.00 each transfer
■ Unavailable Funds	\$35.00
■ Undeliverable Mail Fee	\$5.00 per statement
■ Monitoring Analysis Fee	\$50.00 / month
■ Additional Monitoring Analysis Fee	\$250.00 / month
<b>Wire Transfer:</b>	
Incoming (Domestic or Foreign)	\$15.00
Outgoing (Domestic)	\$25.00
Outgoing (Foreign)	\$40.00
<b>Research</b>	
Research per hour	\$50.00
<b>Personalized Check Orders and Deposit Tickets</b>	
Price depends on style and quantity ordered	