

Business Deposit Account Fee Schedule

Checking and Savings Options

NOTE: Minimum opening deposit on all accounts is \$50. Fee Schedule applies to products and services opened on or after the Fee Schedule version date.

Small Business Checking Accounts	MONTHLY FEE	TRANSACTION AND OTHER FEES	ADDITIONAL ACCOUNT FEATURES
Basic Business Checking	\$7.50	<p>Transaction Fees</p> <ul style="list-style-type: none"> • 50 basic transactions included per Service Fee Period, then \$0.60 for each basic transaction thereafter.¹ <p>Cash Deposit Processing Fees</p> <ul style="list-style-type: none"> • No fee up to \$7,500, then • Express Cash Pack®: \$0.22 per \$100 of deposits. • Non-Express Cash Pack®: \$0.27 per \$100 of deposits. 	<p>To avoid the Monthly Fee during your Service Fee Period:</p> <ul style="list-style-type: none"> • Maintain \$1,500 average daily Current Balance in the checking account.
Business Interest Checking	\$15.00	<p>Transaction Fees</p> <ul style="list-style-type: none"> • 150 basic transactions included per Service Fee Period, then \$0.60 for each basic transaction thereafter.¹ <p>Cash Deposit Processing Fees</p> <ul style="list-style-type: none"> • Express Cash Pack®: \$0.22 per \$100 of deposits. • Non-Express Cash Pack®: \$0.27 per \$100 of deposits. 	<p>Interest-Bearing Account</p> <p>To avoid the Monthly Fee during your Service Fee Period:</p> <ul style="list-style-type: none"> • Maintain \$7,500 average daily Current Balance in the checking account, or • Maintain \$15,000 in combined business deposit account balances with same ownership.²
Business Checking	\$15.00	<p>Transaction Fees</p> <ul style="list-style-type: none"> • 300 basic transactions included per Service Fee Period, then \$0.60 for each basic transaction thereafter.¹ <p>Cash Deposit Processing Fees</p> <ul style="list-style-type: none"> • No fee up to \$10,000, then • Express Cash Pack®: \$0.22 per \$100 of deposits. • Non-Express Cash Pack®: \$0.27 per \$100 of deposits. 	<p>To avoid the Monthly Fee during your Service Fee Period:</p> <ul style="list-style-type: none"> • Maintain \$5,000 average daily Current Balance in the checking account, or • Maintain \$10,000 in combined business deposit account balances with the same business ownership,² or • Have one or more Santander Merchant Services payments deposited into your account within the Service Fee Period,³ or • Incur \$50 or more in cash management service fees within the Service Fee Period,⁴ or • Have three or more purchases using a Santander Business Debit Mastercard® post to your account within the Service Fee Period.
Business Checking Plus	\$50.00	<p>Transaction Fees</p> <ul style="list-style-type: none"> • 750 basic transactions included per Service Fee Period, then \$0.60 for each basic transaction thereafter.¹ <p>Cash Deposit Processing Fees</p> <ul style="list-style-type: none"> • No fee up to \$40,000, then • Express Cash Pack®: \$0.22 per \$100 of deposits. • Non-Express Cash Pack®: \$0.27 per \$100 of deposits. 	<p>To avoid the Monthly Fee during your Service Fee Period:</p> <ul style="list-style-type: none"> • Maintain \$40,000 average daily Current Balance in the checking account, or • Maintain \$60,000 in combined business deposit account balances with the same business ownership,² or • Have one or more Santander Merchant Services payments deposited into your account within the Service Fee Period,³ or • Incur \$50 or more in cash management service fees within the Service Fee Period.⁴

Checking and Savings Options

NOTE: Minimum opening deposit on all accounts is \$50. Fee Schedule applies to products and services opened on or after the Fee Schedule version date.

Money Market Savings	MONTHLY FEE	ADDITIONAL ACCOUNT FEATURES
Business Money Market Savings	\$10.00	To avoid the Monthly Fee during your Service Fee Period: <ul style="list-style-type: none"> • Maintain \$1,000 average daily Current Balance in the money market account, or have an eligible business checking account with the same ownership.⁵

Specialty Accounts	MONTHLY FEE	ADDITIONAL ACCOUNT FEATURES
IOLTA/IOLA/IOTA/IOREBTA	None	<ul style="list-style-type: none"> • IOLTA/IOLA – for pooled client funds of an attorney/law firm. • IOTA – for pooled clients funds of an attorney trust account. • IOREBTA – for pooled client funds of CT real estate trust account.
Escrow Master/ Sub Relationship <ul style="list-style-type: none"> • Escrow Master Checking • Escrow Sub Savings 	None	<ul style="list-style-type: none"> • To be used by an escrow agent who needs to segregate funds. Single escrow master checking account with an unlimited number of escrow sub-savings accounts (in beneficiaries name). • Business Online Banking⁶ with BillPay available on Escrow Master Checking only.
Escrow Standalone Savings	None	<ul style="list-style-type: none"> • Designed for an individual or business that needs to hold funds for a single beneficiary. Typically, a residential landlord with a single tenant.

Account Related Services and Fees

Overdrafts	FEE	NOTES
Insufficient Funds Fee – Item Paid	\$35	A maximum of three (3) item paid fees may be charged per Business Day.
Unavailable Funds Fee – Item Paid	\$0	
<i>If a transaction causes your account's balance to be overdrawn by one hundred dollars (\$100.00) or less, we will not assess any Insufficient or Unavailable Funds – Item Paid Fee(s) for that item.</i>		
Insufficient or Unavailable Funds – Item Returned	\$35	A maximum of three (3) item returned fees may be charged per Business Day.
<i>Item returned fees may still apply for any overdrawn amount.</i>		
Sustained Overdraft Fee	\$35	Applies to accounts overdrawn by any amount for five (5) consecutive Business Days. Fee applied on the 6 th Business Day.
Overdraft Protection Transfer Fee	\$0	No charge for Overdraft Protection transfers.

Account Related Services and Fees

Account Services	FEE	NOTES
Escheatment	\$50	No Escheatment fee will be charged to Certificates of Deposit escheated to the Commonwealth of Massachusetts.
Garnishment/Levy/Legal Processing	\$100	
Improperly Endorsed Deposit	\$2	Per item.
Checks sent for collection – Domestic	\$10	Per item.
Checks sent for collection – International	\$30	Per item.
Return Deposited Item	\$15	
Stop Payment (Business Check)	\$30	
ACH Debit Filter/Block Set-up	\$25	
ACH Debit Filter/Block Monthly Maintenance	\$3	
ACH Debit File Set Up (not on WAA)	\$25	
ACH Debit File Monthly ACH (not on WAA)	\$300	
Electronic Settlement Charge for Santander Merchant Accounts	\$0.17 per item	Waived for Basic Business Checking, Business Checking, and Business Checking Plus.

Cash/Currency Misc. Services (Branch)	FEE	NOTES
<i>NOTE: Customers requiring Armored Carrier services are encouraged to contact Cash Management Sales.</i>		
Cash Order Standard (per strap)	\$0.50	Does not apply to Basic Business Checking, Business Checking, Business Checking Plus.
Coin Proved Standard (per bag)	\$5	
Coin Rolls Furnished (per roll)	\$0.10	Does not apply to Basic Business Checking, Business Checking, Business Checking Plus.

Wire Transfers (Branch/Telephone)	FEE	NOTES
<i>NOTE: This section does not apply to wire transfers made through Business Online Banking or Santander Treasury Link.</i>		
Incoming Wire Transfer – domestic or International	\$15	
Outgoing Wire Transfer:		
Domestic	\$27	
International USD	\$40	
International Foreign Currency	\$31	

Business Online Banking	FEE	NOTES
<i>This section does not apply to users of Santander Treasury Link (STL). For users of STL, please refer to the STL schedule of services and fees.</i>		
Basic Payments:		
Expedited Payment (wire)	\$20	Fee is waived for payments to Santander Bank customers/accounts, regardless of the Payment Type.
Standard Payment (ACH)	\$7	
Stop Payment (online)	\$18	

Account Related Services and Fees

Checks and Money Orders	FEE	NOTES
Money Order	\$5	
Checkbook Orders	Varies.	<ul style="list-style-type: none"> • First order of checks at no charge up to a \$100 value for Business Checking Plus. • First order of checks at 25% discount for Basic Business Checking, Business Checking, and Business Interest Checking.
Official Bank Check	\$10	
Bond Coupon	\$7	Per envelope.
International Draft	\$25	

Safe Deposit Box	FEE	NOTES
Annual rental	Varies.	
Drilling	\$150	
Late Charge	\$15	
Lost Key	\$15	

Special Handling	FEE	NOTES
<i>NOTE: Fees apply to customers flagged with Cash Management Special Handling.</i>		
Return Item Re-Deposit	\$5	Per item.
Return Item Special Handling	\$25	Per account, per month.
Special Cutoff DDA Statement	\$10	Per statement cutoff.

ATM/Debit Cards Usage	FEE	NOTES
<i>NOTE: ATM owner may also charge separate fee.</i>		
International Transaction Fees:		Fee charged in U.S. dollars. Does not apply to transactions at Santander ATMs in Mexico.
Debit Card	4%	
ATM Card	3%	
New/Replacement Card – Expedited	\$30	
Cash Withdrawal Fees:		Domestic ATMs are ATMs in the 50 United States, the District of Columbia, and Puerto Rico.
Domestic at Santander ATMs	\$0	
Domestic at Non-Santander ATMs	\$3	
International ATM	\$6	Waived at Santander ATMs in Mexico.
ATM Balance Inquiry	\$0	

Santander® Check Deposit Link	FEE	NOTES
<i>NOTE: Fees below only apply to Basic Business Checking, Business Checking, Business Interest Checking, and Business Checking Plus.</i>		
Monthly Maintenance	\$30	
Batch Deposits	\$0.60	Included in the number of basic transactions in the eligible checking account. Fee is for each additional item over the basic transaction limit for the account.
Items Processed	\$0.60	Included in the number of basic transactions in the eligible checking account. Fee is for each additional item over the basic transaction limit for the account.
Scanner	Free	One complimentary scanner per customer. Additional scanners are available at a cost. Other fees may apply.

When Funds From Your Deposit Become Available

Different types of deposits become available at different times. The table below is a general summary of our Funds Availability Policy. **Please review the Funds Availability Policy in your Business Deposit Account Agreement for a full description of our policy.**

DESCRIPTION OF DEPOSIT	WHEN THE FUNDS ARE AVAILABLE
<ul style="list-style-type: none">• Cash deposits• Direct deposits• Other electronic deposits and wire transfers	Same Business Day that we receive the deposit.
<ul style="list-style-type: none">• Checks drawn on a Santander account• U.S. Treasury checks• The first \$225 of all checks you deposit on a Business Day	No later than the Next Business Day.
<ul style="list-style-type: none">• Remainder of all other checks	No later than the Second Business Day.

Note: In some cases, we may delay availability to withdraw funds beyond the periods described above. If we do so, we will notify you. If this does happen, the funds will generally be available on the sixth (6th) Business Day after the Business Day of deposit.

Helpful tip: A **Business Day** is every day except Saturdays, Sundays, and federal holidays. If you make a deposit on a non-Business Day, your date of deposit is the next Business Day. Some branches may close on a Business Day due to an emergency or to observe a state holiday.

This Business Deposit Account Fee Schedule is applicable to Santander Bank, N.A. ("Santander") business deposit accounts governed by the Santander Business Deposit Account Agreement ("BDAA"). Terms and concepts used or referenced but not defined in this Business Deposit Account Fee Schedule shall be interpreted as set forth in the BDAA.

¹Basic transactions include checks paid, teller deposits, ATM deposits, Money Center deposits, deposited items, and ACH items (electronic debits and credits not originated by customer). Santander Merchant Services (credit and debit card payment processing) and Santander Payroll Services ACH debit items are not included. Business Checking, Business Interest Checking, Basic Business Checking, and Business Checking Plus basic transaction limits also include Check Deposit Link batch deposits, Check Deposit Link items processed, and Check Deposit Link ACH converted transactions.

²You may be able to avoid monthly maintenance fees by maintaining the required combined average daily balance in this account plus additional eligible business checking, business money market savings, and business savings accounts owned by the same business entity. Combined balances exclude business CDs and Commercial Money Market Savings.

³A payment from Santander Merchant Services deposited during the Service Fee Period to a Business Checking or Business Checking Plus account will waive the Monthly Fee for that checking account.

⁴Cash management service fees are charged to your account in the current month for the prior calendar month's activity and include but are not limited to fees for advanced payments and receivables services, Business Online Banking Services, excess account activity, and cash/coin processing. You will receive a separate account analysis statement showing these cash management service fees. The period your account analysis statement represents can be different from your deposit account statement period.

⁵You may be able to avoid the Monthly Fee by having a Basic Business Checking, Business Checking, Business Checking Plus, or Business Interest Checking account owned by the same business entity owner of this account.

⁶Business Online Banking includes Real-Time Transfers, Real-Time Reporting, Prior-Day Reporting, and Quicken and/or QuickBooks downloads.

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