

Business Deposit Account Fee Schedule

Checking and Savings Options

NOTE: Minimum opening deposit on all accounts is \$50.

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 statement 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. • Non-Express Cash Pack: \$0.27 per \$100. 	<p>To avoid the Monthly Fee during your statement period:</p> <ul style="list-style-type: none"> • Maintain \$1,500 average daily ledger 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 statement 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 for deposits greater than \$500. • Non-Express Cash Pack: \$0.22 per \$100 for deposits \$500 or less; \$0.27 per \$100 for deposits greater than \$500. 	<p>Interest-bearing account</p> <p>To avoid the Monthly Fee during your statement period:</p> <ul style="list-style-type: none"> • Maintain \$7,500 average daily ledger balance in the checking account, or • \$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 statement 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 statement period:</p> <ul style="list-style-type: none"> • Maintain \$5,000 average daily ledger balance in the checking account, or • Maintain \$10,000 in combined business deposit account balances with same ownership,² or • Make three or more purchases using a Santander Business Debit Mastercard, or • Have one or more Santander Merchant Services payments deposited into the account,³ or • Pay \$50 or more in Account Analysis Fees.⁴
Business Checking Plus	\$50.00	<p>Transaction Fees</p> <ul style="list-style-type: none"> • 750 basic transactions included per statement 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 statement period:</p> <ul style="list-style-type: none"> • Maintain \$40,000 average daily ledger balance in the checking account, or • Maintain \$60,000 in combined business deposit account balances with the same ownership,² or • Have one or more Santander Merchant Services payments deposited into the account,³ or • Pay \$50 or more in Account Analysis fees.⁴

Checking and Savings Options

NOTE: Minimum opening deposit on all accounts is \$50.

Business Banking Checking Accounts	MONTHLY FEE	TRANSACTION AND OTHER FEES	ADDITIONAL ACCOUNT FEATURES
Business Banking Basic Checking	\$10.00	<p>Transaction Fees</p> <ul style="list-style-type: none"> • 25 basic transactions included per statement period, then \$2.50 for each basic transaction thereafter.¹ <p>Cash Deposit Processing Fees</p> <ul style="list-style-type: none"> • Express Cash Pack®: \$0.15 per \$100 of deposits. • Non-Express Cash Pack: \$0.15 per \$100 for deposits \$500 or less; \$0.25 per \$100 for deposits greater than \$500. 	<p>To avoid the Monthly Fee during your statement period:</p> <ul style="list-style-type: none"> • Maintain \$5,000 average daily collected balance in the checking account.
Business Banking Balance Checking	\$75.00	<p>Transaction Fees</p> <ul style="list-style-type: none"> • 300 total basic transactions at no charge, then \$0.75 each for each basic transaction thereafter¹ (total applies to one account individually or up to three accounts of the same product in one Account Analysis family). <p>Cash Deposit Processing Fees</p> <ul style="list-style-type: none"> • Express Cash Pack®: \$0.15 per \$100 of deposits. • Non-Express Cash Pack: \$0.15 per \$100 for deposits \$500 or less; \$0.25 per \$100 for deposits greater than \$500. 	<p>To avoid the Monthly Fee during your statement period:</p> <ul style="list-style-type: none"> • Maintain \$75,000 average daily collected balance in one account or up to three accounts of the same product in one Account Analysis Family. <p>Earnings credit is available on balances greater than \$75,000 and may offset transaction fees and cash management service fees.</p>
Business Banking Analyzed Checking	\$20.00	<p>Transaction Fees</p> <ul style="list-style-type: none"> • \$0.90 per teller, ATM, or Money Center deposit. • \$0.17 per item deposited. • \$0.20 per check paid. • \$0.17 per electronic credit/debit received. <p>Cash Deposit Processing Fees</p> <ul style="list-style-type: none"> • Express Cash Pack®: \$0.15 per \$100 of deposits. • Non-Express Cash Pack: \$0.15 per \$100 for deposits \$500 or less; \$0.25 per \$100 for deposits greater than \$500. 	<p>Earnings credit may offset transaction fees and cash management service fees.</p>
Business Banking Analyzed Checking Premier	\$30.00	<p>Transaction Fees</p> <ul style="list-style-type: none"> • \$1.00 per teller, ATM, or Money Center deposit. • \$0.17 per item deposited. • \$0.20 per check paid. • \$0.20 per electronic credit/debit received. <p>Cash Deposit Processing Fees</p> <ul style="list-style-type: none"> • Express Cash Pack®: \$0.15 per \$100 of deposits. • Non-Express Cash Pack: \$0.15 per \$100 for deposits \$500 or less; \$0.25 per \$100 for deposits greater than \$500. 	<p>Earnings credit may offset transaction fees and cash management service fees.</p>
Business Banking Analyzed Plus Interest Checking	\$40.00	<p>Transaction Fees</p> <ul style="list-style-type: none"> • \$1.00 per teller, ATM, or Money Center deposit. • \$0.17 per item deposited. • \$0.20 per check paid. • \$0.20 per electronic credit/debit received. <p>Cash Deposit Processing Fees</p> <ul style="list-style-type: none"> • Express Cash Pack®: \$0.15 per \$100 of deposits. • Non-Express Cash Pack: \$0.15 per \$100 for deposits \$500 or less; \$0.25 per \$100 for deposits greater than \$500. 	<p>Earnings credit may offset transaction fees and cash management service fees.</p> <p>Balances above the amount needed to offset fees are eligible to earn interest.</p>

Checking and Savings Options

NOTE: Minimum opening deposit on all accounts is \$50.

Money Market Savings	MONTHLY FEE	TRANSACTION AND OTHER FEES	ADDITIONAL ACCOUNT FEATURES
Business Money Market Savings	\$10.00	Transaction Fees <ul style="list-style-type: none"> None. Cash Deposit Processing Fees <ul style="list-style-type: none"> Express Cash Pack®: \$0.22 per \$100 of deposits. Non-Express Cash Pack: \$0.22 per \$100 for deposits \$500 or less; \$0.27 per \$100 for deposits greater than \$500. 	To avoid the Monthly Fee during your statement period: <ul style="list-style-type: none"> Maintain \$1,000 minimum daily ledger balance in the money market account, or have an eligible business checking account with the same ownership.⁵
Commercial Money Market Savings (for Business Banking)	\$10.00	Transaction Fees <ul style="list-style-type: none"> None. Cash Deposit Processing Fees <ul style="list-style-type: none"> Express Cash Pack®: \$0.15 per \$100 of deposits. Non-Express Cash Pack: \$0.15 per \$100 for deposits \$500 or less; \$0.25 per \$100 for deposits greater than \$500. 	To avoid the Monthly Fee during your statement period: <ul style="list-style-type: none"> Maintain \$1,000 minimum daily ledger balance in the money market account, or have an eligible business checking account with the same ownership.⁵

Specialty Accounts	MONTHLY FEE	TRANSACTION AND CASH DEPOSIT PROCESSING FEE	ADDITIONAL ACCOUNT FEATURES
IOLTA/IOLA/IOTA/IOREBTA	None	None.	<ul style="list-style-type: none"> IOLTA/IOLA – for pooled client funds of an attorney/law firm. IOTA – for pooled clients funds of a CT title company. IOREBTA – for pooled client funds of a CT real estate agency.
Escrow Master/ Sub Relationship <ul style="list-style-type: none"> Escrow Master Checking Escrow Sub Savings 	None	None.	<ul style="list-style-type: none"> To be used for linking a single escrow master checking account with an unlimited number of escrow sub-savings accounts. Business Online Banking⁶ with BillPay available on Escrow Master Checking only.
Escrow Standalone Savings	None	None.	<ul style="list-style-type: none"> Designed for residential landlords with a single tenant.

Account Related Services and Fees

Overdrafts	FEE	NOTES
Insufficient or Unavailable Funds – Item Returned	\$35	This fee is limited to 6 per day.
Insufficient Funds Fee – Item Paid	\$35	There is a limit of 6 overdraft paid item fees per day charged for overdrawing your account.
Unavailable Funds Fee – Item Paid	\$35	There is a limit of 6 overdraft paid item fees per day charged for overdrawing your account.
Sustained Overdraft Fee	\$35	Applies to accounts overdrawn for 5 consecutive business days. Fee applied on the 6 th business day. Does not apply to analyzed checking accounts (Business Banking Balance Checking, Business Banking Analyzed Checking, Business Banking Analyzed Plus Interest Checking, and Business Banking Analyzed Checking Premier).
Overdraft Protection Transfer Fee	\$12	Fee charged on checking account any day an overdraft transfer occurs from a linked deposit account and/or Business Overdraft Line of Credit. Service available on Small Business and Business Banking checking accounts only.

Account Related Services and Fees

Account Services	FEE	NOTES
Deposit Coverage Fee, per \$100 of average daily ledger balances for the statement period	\$0.01667 per \$100	Applies only to Business Banking Analyzed Checking, Business Banking Analyzed Plus Interest Checking, and Business Banking Analyzed Checking Premier.
	\$0.008333 per \$100	Applies only to Business Banking Balance Checking.
Interest Charge on Negative Collected Balance	Prime +3%	Applies only to Business Banking Balance Checking, Business Banking Analyzed Checking, Business Banking Analyzed Plus Interest Checking, and Business Banking Analyzed Checking Premier. Rate determined by the average of the highest Prime Rate as published in the Money Rates section of <i>The Wall Street Journal</i> for the statement period plus 3%.
Escheatment	\$50	
Garnishment/Levy/Legal Processing	\$100	
Document Research Requests, for account information older than one (1) year:		
Duplicate Statement Copy	\$6	Per copy.
Copy of Canceled Check	\$5	Per copy (12 free copies per year or 25 free copies per year for accounts opened in MA or MD).
Research or Balance Reconciliation	\$20	Per hour (one hour minimum).
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 – Domestic	\$15	
Return Deposited Item – International	\$25	
Savings/Money Market Savings Excess Activity	\$15	Per item.
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 CAA)	\$25	
ACH Debit File Monthly ACH (not on CAA)	\$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
NOTE: Customers requiring Armored Carrier services are encouraged to contact Cash Management Sales.		
Cash Order Standard (per strap)	\$0.50	Cash fees do not apply to Basic Business Checking. Fees apply to Business Interest Checking.
Coin Proved Standard (per bag)	\$5	
Coin Rolls Furnished (per roll)	\$0.10	Cash fees do not apply to Basic Business Checking. Fees apply to Business Interest Checking.

Account Related Services and Fees

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	

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	
Certified Check	\$15	
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 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.

Account Related Services and Fees

ATM/Debit Cards Usage	FEE	NOTES
<i>NOTE: ATM owner may charge separate fee.</i>		
International Transaction Fees:		Fee charged in US 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 at Santander ATMs	\$0	Domestic ATMs are ATMs in the 50 United States, the District of Columbia, and Puerto Rico.
Domestic at Non-Santander ATMs	\$3	
International ATM	\$6	Waived at Santander ATMs in Mexico.
ATM Balance Inquiry	\$2	Waived for Business Checking Plus, Business Banking Analyzed Checking, Business Banking Analyzed Checking Premier, Business Banking Analyzed Plus Interest Checking, and Business Banking Basic Checking. No fee at domestic Santander ATMs and Santander ATMs in Mexico.

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 free basic transactions in the eligible checking account. Fee is for each additional item beyond the free transaction allowance.
Epson CaptureOne Single Document Scanner:		
First Scanner	None.	
Each additional scanner	\$299	
Epson Scanner Maintenance (24 Months)	\$150	
Other available scanner models and scanner maintenance	Price varies by model.	

¹ Basic 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.

² Avoid monthly maintenance fees by maintaining the required combined average daily ledger balance in this account plus additional business checking, money market savings (excluding Commercial Money Market Savings), and savings accounts owned by the same business entity. Only balances in these combined accounts owned by the same business entity can be considered when calculating the combined balance.

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

⁴ Account Analysis 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, some business online banking services, excess account activity, and cash/coin processing. The period that your Account Analysis statement represents can be different than your deposit account statement period.

⁵ Avoid the Monthly Fee by having a Basic Business Checking, Business Checking, Business Checking Plus, Business Interest Checking, Business Banking Analyzed Checking, Business Banking Analyzed Checking Premier, or Business Banking Analyzed Plus Interest Checking account owned by the same business entity owner of this account.

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