



Schedule of Fees

Effective August 1, 2016

ATM/Debit Card Fees	
Customized Debit Card (<i>Issue and Replacement Fee</i>).....	\$10.00
Non-Xenith Bank ATM Withdrawals	\$2.00
Replacement Card	\$5.00
Rush Debit Card	\$40.00
Account Charge-off Fee	\$50.00
Check Cashing Fee (<i>Non-customers</i>)	\$5.00
Collection Items (<i>Foreign checks</i>)	
Domestic (<i>US Bank</i>).....	\$15.00
Foreign (<i>International Bank</i>).....	\$75.00
Deposit Verification	\$10.00
Dormant Account (<i>Per month after 24 months of inactivity on checking and savings accounts</i>)	\$10.00
Early Account Closing (<i>Within 6 months of opening</i>)	\$30.00
External IRA Transfer	\$50.00
Foreign Currency Fee	\$15.00
Garnishments, Liens and Levies (<i>Per notice</i>).....	\$100.00
Non-Sufficient Funds (<i>Per item; not to exceed \$190 per business day on personal accounts</i>).....	\$38.00
Official Check (<i>Per check; available for bank customers only</i>).....	\$10.00
Official Check Exchange (<i>Exchange on-us check for official check</i>).....	\$15.00
Overdraft Protection Transfer Fee (<i>Transfer from another deposit account or line of credit</i>)	\$7.00
Personal Online Banking	Free
Personal Online Bill Pay.....	Free
Research Fee (<i>Per hour</i>).....	\$25.00
Returned Deposited (or Cashed) Item	\$8.00
Returned Deposited (or Cashed) Item, Special Handling.....	\$12.00
Returned Mail Handling Fee	\$10.00
Statements	
Copy	\$5.00
eStatement (<i>Must be enrolled in online banking</i>).....	Free
Reconciliation (<i>Per hour</i>).....	\$20.00
Stop Payments	
Requested in Branch	\$38.00
Requested Online	\$28.00
Wire Transfers	
Incoming Domestic	\$15.00
Outgoing Domestic	\$25.00
Outgoing Domestic (<i>Initiated via Business Online Banking</i>).....	\$15.00
Incoming/Outgoing International	\$45.00

Safe Deposit Box Fees

(Not all sizes are available at all branches)

3" x 5"	\$50.00
5" x 5"	\$60.00
3" x 10"	\$80.00
5" x 10"	\$85.00
10" x 10"	\$130.00
Drill Box (<i>Minimum \$150.00</i>)	Cost
Duplicate Key	\$25.00

Other Fees Associated with Business Checking Accounts

Biz Pay	Free
Business Online Banking	Free
Coin & Currency	
Bulk Coin Deposited (<i>Per bag</i>)	\$5.00
Bulk Coin Purchased (<i>Per box</i>)	\$2.50
Rolled Coin Deposited (<i>Per roll</i>)	Free
Rolled Coin Purchased (<i>Per roll</i>)	\$0.10
Bulk Currency Purchased (<i>Purchases \$5,000 or greater; fee per thousand on total amount</i>)...0.10%/\$1,000	
Strapped Currency Purchased (<i>Per strap; charged for currency purchases less than \$5,000</i>)	\$1.00
Day Drop Service (<i>Per bag</i>)	\$3.00
Night Depository Service (<i>Per bag</i>)	\$1.00

Fees Associated with Commercial Analysis Accounts

Account Analysis Maintenance Fee (<i>Per month</i>)	\$15.00
ACH Credits (<i>Per item</i>)	\$0.10
Checks/Debits Paid (<i>Per item; includes ACH, ATM and Debit Card Transactions</i>)	\$0.18
Deposits (<i>Per deposit</i>)	\$0.40
Items Deposited (<i>Per item</i>)	\$0.11
Money Service Business Fee (<i>Per month</i>)	\$250.00

Cash Management Fees

ACH Debit and/or Credit Block (<i>Per account per month</i>)	\$15.00
ACH Processing	\$12.00
Direct Connect (<i>Quicken®/QuickBooks™</i>)	\$6.00
Electronic Data Interchange (EDI) (<i>Per month</i>)	\$10.00
Positive Pay (<i>Per account per month</i>)	\$25.00
Remote Deposit Capture (<i>Per month</i>)	\$40.00
Security Tokens (<i>Up to 3 at no charge</i>)	
Additional Tokens (<i>Per token</i>)	\$18.00
Replacement Token (<i>Per token</i>)	\$20.00
Statement CD ROM (<i>Per month</i>)	\$15.00
Investment Sweep Account (<i>Per month</i>)	\$50.00
Loan Sweep (<i>Per month</i>)	\$75.00
Zero Balance Account (<i>Per month</i>)	\$15.00