

## Commercial Fee Disclosure

### Free Business Checking

Monthly Service Charge	\$0
# of Free Transactions per month	150
<i>Checks written, deposits, deposited items, and ACH debits and credits count as a transaction</i>	
Excess Transaction Fee	\$0.40 per item over 150
Business Debit Card	Free
Business Online Banking (See Disclosure)	Free
Business Online Bill Pay	\$5.95 per month

### Business Essentials Checking

*Allows the total relationship for loan and deposit accounts to be taken into consideration when calculating the checking service charge. Relationship balance includes all balances of accounts in the Portfolio.*

Monthly Service Charge	\$25
<i>Waived with a \$25,000 relationship balance</i>	
# of Free Transactions per month	250
<i>Checks written, deposits, deposited items, and ACH debits and credits count as a transaction</i>	
Excess Transaction Fee	\$0.40 per item over 250
Business Debit Card	Free
Business Online Banking (See Disclosure)	Free
Business Online Bill Pay	\$5.95 per month

### Interest Business Checking

*For the higher volume, or higher balance account. An interest bearing account that also earns credit to offset service charges*

*Some or all of the following charges may be offset by credit earned from the account balance*

Monthly Service Charge	\$10
Deposits	\$0.25
Deposited Items	\$0.08
Checks Written	\$0.10
ACH Credits and Debits	\$0.10
Business Debit Card	Free
Business Online Banking (See Disclosure)	Free
Business Online Bill Pay	\$5.95 per month

### Money Market Accounts

Average Daily Balance Below Minimum	\$15 per month
Checks in Excess of 3 During Month	\$15
<i>Will be returned</i>	

### Other Fees

Inactive Checking Account	\$10 per month
<i>No activity for 12 months and balance less than \$200</i>	
Overdraft Transfers from Savings	\$5 each
<i>Limit 6 per month</i>	
Overdraft Transfers from MoneyLine	\$4 each
<i>Transfers occur in increments of \$200</i>	

## Commercial Fee Disclosure

### Other Fees (Cont'd)

#### Non-Sufficient Funds (NSF)

*NSF fee is imposed for overdrafts due to ATM, check, debit card, or by other electronic means*

1 - 3 per calendar year	\$37 each
4 + per calendar year	\$39 each

#### Return Item Due to Regulation D limit

*(Regulation D limit is more than six electronic transactions per month)*

1 - 3 per calendar year	\$37 each
4 + per calendar year	\$39 each

#### Returned Deposited Item

\$25 each

*(Payable to FORUM or payee)*

#### Returned Deposited Item

\$8 each

#### Stop Payment

\$27 each

#### Statement Copy or History

\$5 per month

#### Official Check

\$3 each

#### Counter Checks

\$0.50 each

#### Reopen Account

\$50

*Closed by FORUM due to adverse usage*

#### Reconciliation / Research of all Accounts

\$30 per hour

*Minimum charge \$30*

#### Garnishment Fee & Court Hold Order

\$20 each

#### Accounts Coded "Need Address"

\$5 per month

#### Outgoing Domestic Wires

\$20

#### Incoming Wires

\$10

#### Outgoing International Wires

\$45

#### Foreign Item Transaction

\$25

#### MasterCard Currency Conversion

Up to 1%

*Based on total transaction amount*

#### MasterCard Issuer Cross-Border

Up to 1%

*Based on total transaction amount*

### ATM

#### Reissue of Card and PIN

\$10

#### Non-FORUM ATM

#### Balance Inquires/Withdrawals/Transfers

\$2 each

#### Empty Envelope Deposit

\$50

### Safe Deposit and Self Storage Boxes

*Boxes not available at Broad Ripple, Hazel Dell, or Monument Circle locations.*

*Sizes and availability vary by branch.*

2 x 5 x 22	\$30
3 x 5 x 22	\$40
3 x 10 x 22	\$45
5 x 5 x 22	\$50
5 x 10 x 22	\$60
10 x 10 x 22	\$110
Lost Key Replacement	\$15 each
Box Drill	\$125