



BUSINESS FEE GUIDE

*Effective November 1, 2025

DEPOSIT SERVICES

ATM and Mastercard®/VISA® Debit Card

- ATM and POS TransactionsNo Charge
- Card Replacement\$5.00
- Expedited Cards\$45.00

Safe Deposit Boxes

- 3" X 5"\$50.00 per year
- 5" X 5"\$60.00 per year
- 3" X 10"\$80.00 per year
- 5" X 10"\$95.00 per year
- 10" X 10"\$200.00 per year
- Key Replacement.....\$20.00
- Drilling Fee.....\$200.00

Business Economy & Business Interest Accounts

- First 200 items free, \$0.40 an item over 200
- Minimum Balance \$1,000.00, \$12.00 if goes below

IOLTA

- \$10.00 maintenance fee

Deposit Account Services

- Night Deposit Lock Bags.....\$10.00
- Night Deposit Zipper Bags.....\$2.00
- Incoming Domestic Wire Transfer.....\$15.00
- Outgoing Domestic Wire Transfer.....\$30.00
- Outgoing Domestic Wire Transfer from Business Online.....\$23.00
- Incoming International Wire Transfer\$18.00 per wire + corresponding bank fees
- Outgoing International Wire Transfer Business\$58.00 + corresponding bank fees
- Wire Tracer Fee\$25.00
- Stop Payments\$35.00
- Non-Customer Check Cashing Fee.....\$5.00
- Cashier's Checks\$10.00
- Lost Cashier's Check Fee\$35.00
- Counter Checks\$1.00 per page (4 per page)
- Foreign Currency Order.....\$25.00 per currency

- Canadian Items.....First check \$10.00 and \$3.00 for each additional
- Foreign Checks USD \$5,000.00 or less\$15.00
- Foreign Checks USD \$5,000.01 or more.....\$75.00 + bank fees
- Foreign Checks Not in US Funds\$75.00 + (Foreign checks can take up to 10 weeks to clear) corresponding bank fees
- Account Research (per hour)\$35.00
- Attachment/Tax Levy/Garnishment.....\$100.00
- Printed Statements\$5.00 per statement, FREE eStatements
- Interim Statements \$5.00 per statement, FREE eStatements
- Duplicate Statements\$6.00 per statement, FREE eStatements
- Faxes and Photo Copies\$1.00 per page
- Check Copies.....\$1.00 per item, FREE eStatements
- Returned Mail.....\$7.50 per month
- Premature Account Closing\$20.00 (if account is closed within 90 days of opening)
- Coins Supplied \$0.10 per roll
- Verification Fee.....\$20.00
- Account Escheatment Fee\$125.00

Overdrafts

- Overdraft Paid Item Fee*\$35.00
- Returned Overdraft Fee*\$35.00
- Returned Deposited Item Fee/Chargeback*\$10.00
- Transfer Fee*\$10.00
- Continued Overdraft Fee*\$35.00 one-time charge on 5th business day
- Returned Deposited Foreign Check*\$30.00 + foreign bank fees

*Fees apply to overdrafts/NSFs created by check, in-person withdrawal, or other electronic means.

Dormant Account

- Checking and Money Market Accounts.....\$7.50 per month (after 12 months)

Service Charge-Excessive Withdrawal Fee*

- Money Market Accounts.....\$10.00 per withdrawal
- *6 withdrawals per statement cycle

TREASURY MANAGEMENT SERVICES

*Effective November 1, 2025

Standard Business Online Services

- Internal TransferFREE
- Check Images.....FREE
- Deposited Check ImagesFREE
- Online eStatements with Images FREE
- WebConnect for Quicken or QuickBooks FREE
- Account Alerts.....FREE
- Custom AlertsFREE
- Multiple Users..... FREE
- Bill Pay per Item First 50 FREE/\$1 for each additional
- Business Mobile Deposit FREE

Loan Services

- Loan eBills and Loan View..... FREE
- Loan Payments/Advances FREE

ACH Origination Services

- ACH Maintenance\$30.00 per month**
- Item Originated\$0.30 each item
- Tax Payment Originated.....\$0.50 each tax payment
- Transaction Detail Reports\$50.00
- ACH Reversal.....\$10.00 each item
- ACH Batch Deletion.....\$30.00 each batch
- Debit Return.....\$7.00 each item
- Notice of Change.....\$7.00
- NSF Submission.....\$35.00
- 1 Hour Deadline Extension\$30.00
- 2 Hour Deadline Extension.....\$75.00
- ACH Return/Rejected Report.....\$20.00

ACH File Upload Services

- File Upload Maintenance.....\$40.00 per month**
- Item Originated.....\$0.20 each item
- File Transmission\$10.00 each item

Online Wire Transfer

- Wire Monthly Maintenance Free**
- Outgoing Domestic Wire Transfer from Business Online \$23.00

Positive Pay Fraud Protection

- Positive Pay Monthly Maintenance.....\$20.00 per month
- Check Positive Pay..... \$10.00 per account
- ACH Positive Pay.....\$10.00 per account

Miscellaneous Fees

- Account Online Access.....\$5.00 per account over 5 accounts
- Token Replacement.....\$75.00
- Zero Balance Master Account.....\$40.00 per month
- Zero Balance Sub Account.....\$15.00 each subaccount per month
- Credit Line Sweep.....\$200.00 per month

Deposit Online

- Maintenance Fee.....\$50.00 per month
- Additional Accounts or Locations\$10.00 each account or location
- Item Deposited\$0.10 per item

Merchant Services

- Pricing quoted on customer volume

SurePayroll®

- Maintenance 1–5 employees.....\$54.99 per month
- Employee 6–100.....\$4.00 each employee per month (100 Maximum)

** Requires Token (included in pricing for ACH Maintenance, ACH File Upload and Wire Transfers)

Account Analysis

- Monthly Maintenance.....\$20.00
- Administration Fee0.12% average ledger balance
- Non electronic debit paid\$0.16
- Deposit\$0.40
- Each item deposited.....\$0.11
- Electronic debit paid\$0.20
- Electronic credit.....\$0.18



404 People Place, Charlottesville, Virginia 22911

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CONSUMER DEPOSIT SERVICES FEES

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- Incoming Domestic Wire Transfer\$15.00
- Outgoing Domestic Wire Transfer.....\$30.00
- Incoming International Wire Transfer\$18.00 per wire
+ corresponding
bank fees
- Outgoing International Wire Transfer-Consumer\$70.00 +
corresponding
bank fees
- Wire Tracer Fee\$25.00
- Stop Payments\$35.00
- Non-Customer Check Cashing Fee\$5.00
- Cashier's Checks.....\$10.00
- Lost Cashier's Check Fee\$35.00
- Counter Checks.....\$1.00 per page (4 per page)
- Foreign Currency Order\$25.00 per currency
- Canadian Items.....First check \$10.00 and \$3.00
for each additional
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- Account Research (per hour)\$35.00
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FREE eStatements
- Faxes and Photo Copies\$1.00 per page
- Check Copies\$1.00 per item,
FREE eStatements
- Returned Mail\$7.50 per month
- Premature Account Closing.....\$20.00
(if account is closed within 90 days of opening)
- Retirement/HSA Account Closing Fee.....\$10.00
- Coins Supplied\$0.10 per roll
- Verification Fee\$20.00
- Account Escheatment Fee\$125.00

OVERDRAFTS

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- Returned Overdraft Fee*\$35.00
- Returned Deposited Item Fee/Chargeback*\$10.00
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on 5th business day
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bank fees

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Dormant Account

- Checking, Savings, and Money Market Accounts
(after 12 months)\$7.50 per month

Service Charge-Excessive Withdrawal Fee*

- Money Market and Savings Accounts\$10.00 per withdrawal
*6 withdrawals per statement cycle

Online Banking Fees

- Person-to-Person (Zelle®) Payments.....FREE
- External Account TransfersFREE

CONSUMER ACCOUNT FEES

Cardinal Checking

- No monthly minimum..... \$100.00 to open
- No maintenance fee

Virginian Checking

- 60+ Age requirement..... \$25.00 to open
- FREE select checks, printed in office
- Interest bearing — flat rate if over \$1,000.00
- \$500.00 minimum balance:.....\$5.00 maintenance if below

Commonwealth Checking

- FREE select checks, no-fee Cashier’s Checks,
FREE 3”x5” Safe Box or equal credit toward
a larger box \$100.00 to open
- Interest bearing — flat rate
- \$2,500.00 or \$25,000.00 combined balances..... \$20.00
maintenance
if below

Savings Account

- No minimum \$100.00 to open
- No monthly maintenance fee
- Interest bearing if balance is over \$100.00
- Limit of 6 items per month\$10.00 each if over

Dogwood Account

- Minor account.....\$10.00 to open
- Interest bearing if over \$10.00
- Limit of 6 items per month \$10.00 each if over

Money Market Account

- Tiered interest..... \$100.00 to open
- \$1,000.00 minimum balance\$10.00 maintenance
if below
- Limit of 6 items per month\$10.00 each if over

Premium Money Market Account

- Tiered interest..... \$100,000.00 to open
- \$100,000.00 minimum balance.....\$25.00 maintenance
if below
- Limit of 6 items per month\$15.00 each if over

Health Savings Account

- Interest bearing.....\$50.00 to open
- No minimum
- No monthly maintenance fee
- No limit on items



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