Business Accounts: Schedule of Fees and charges
Effective: July 01st 2026

Cashier's Check (per check)

SBIC Customer	**$10.00**
Non-Customer	**$20.00 (On - Us Check Exchange Only)**

Miscellaneous Fees

Check Collection	**$20.00 per collection**
Dormant Inactivity Fee	**$2.00 per month (excluding savings accounts)**
e-Statement Notice	**$2.00**
Legal Process	**$125.00**
Copies	**$3.00 per sheet**
Record Research	**$25.00 per hour (minimum $25.00)**
Balance Information Reporting	**$15.00 per month**
Balance Certification	**$10.00 per letter**
Stop Payment Order	**$25.00 per item (new or renewal)**
ATM/Debit Card Replacement	**$10.00**
Expedited Delivery of ATM Card	**$25.00**
Overnight Delivery of ATM Card	**$125.00**
Standing Order Instruction	**$5.00 per transaction**
Counter Check	**$5.00 per check**
QuickBooks - Direct	**$10.00**
Redeposit Fees	**$5.00**
Check Re-order	**At cost**
Account Maintenance Fee	**Varies based on product type. Refer to TISA**

Fedline Wire Transfers

Outgoing Domestic Wire- Online	**$25.00**
Outgoing Domestic Wire- Branch	**$25.00**
Outgoing International Wire- Online	**$35.00**
Outgoing Domestic Wire- Branch	**$35.00**
Incoming Domestic Wires	**$15.00**
Incoming International Wires	**$15.00**

Cash Deposit Charges

All Business Checking, Money Market and Savings	
First $5,000.00 of deposit	*No fees*
Over $5,000.00 of deposit	*$3.25 per $1,000.00*
Analysis Account	
First $5,000.00 of deposit	*No fees*
Over $5,000.00 of deposit	*$2.25 per $1,000.00*

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Remote Deposit Capture

Monthly Maintenance fees	*$75.00*
Deposit Ticket Process fee (Per credit)	*$1.25*
Check Deposit Item fee (Per item)	*$0.15*
Remote Deposit Scanner One-time purchase fee	*At cost*
Remote Deposit Set-up and Training	*$225.00*

Automated Clearing House (ACH)

Initial ACH Setup Fee	**$35.00**
Transmittal Fee	**$15.00 per file**
Transaction Item	**$0.20 per credit item**
	$0.20 per debit item
Return/ NOC	**$5.00 per item**
ACH Service Fee	**$25.00 per month**
Deletions or Reversals	**$10.00 per occurrence or per file or per item**

Remittance to India

OUTGOING	
In Branch	
US Dollar Remittance	**$15.00**
Rupee Remittance	**$15.00**
	Free with average monthly balance of $5K or above
	Free if remittance is $50K or greater
Online	
Rupee Remittance	**Free***
INCOMING	
Incoming SWIFT	**$20.00**

*SBIC Bank includes an exchange rate markup when converting your currency.

Documentary Collection

Documents Against Acceptance	**$110.00**
Documents Against Payment	**$90.00**
Return Unpaid	**$100.00**
B/L Endorsement	**$30.00**
Partial Payment	**$50.00 per payment**
Maintenance of Unpaid Item	**$40.00 per month (after 30 days)**

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