



EFFECTIVE DATE: Oct 13, 2022

SERVICE FEE SCHEDULE

All New Mexico Fees Subject to Gross Receipts Taxes At The Following Rates:
 ANGEL FIRE - 7.7708% CIMARRON - 8.1458% RATON - 8.5083% SPRINGER - 7.7708%

Fee	InBusiness Checking Fee	InBusiness Plus Checking Fee	InBusiness Interest Checking Fee	InBusiness Platinum Checking Fee	InBusiness Community Checking Fee
Monthly Fee	\$10.00 (Waived if \$1,500 Balance)	\$20 (Waived if \$5,000 Balance)	\$20 (Waived if \$5,000 Balance)	\$50 (Waived if \$15,000 Balance)	\$0 if Non-Profit or Public Entity
Per Item Transaction Fees	100 Free Items (\$0.50 after first 100)	200 Free Items (\$0.50 after first 200)	100 Free Items (\$0.50 after first 100)	400 Free Items (\$0.50 after first 400)	400 Free Items (\$0.50 after first 400)
ACH Origination Monthly	\$35.00	\$35.00	\$35.00	\$15.00	\$15.00
Total ACH Originated Items	\$0.15	\$0.15	\$0.15	\$0.15	\$0.15
Total ACH Originated - Same Day	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
ACH Credit Return	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00
ACH Debit Return	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00
ACH Reporting Module	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00
Online Wire Module Monthly	\$20.00	\$20.00	\$20.00	\$10.00	\$10.00
Wire Transfer - Online Outgoing Domestic	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00
Wire Transfer - Online Outgoing International	\$40.00	\$40.00	\$40.00	\$40.00	\$40.00
Wire Transfer - - Incoming	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00
Wire Transfer - Outgoing Wire (call in)	\$40.00	\$40.00	\$40.00	\$40.00	\$40.00
Wire Transfer - Outgoing International Wire	\$40.00	\$40.00	\$40.00	\$40.00	\$40.00
Wire Transfer - Incoming International Wire	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00
Full Positive Pay Monthly (ACH and Check)	\$20.00	\$20.00	\$20.00	\$10.00	\$10.00
Positive Pay Issue Items	\$0.06	\$0.06	\$0.06	\$0.06	\$0.06
Total Pos Pay Exception Items	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00
Reverse Positive Pay Monthly	\$30.00	\$30.00	\$30.00	\$20.00	\$20.00
Reverse Pos Pay Exception Items	\$0.15	\$0.15	\$0.15	\$0.15	\$0.15
Remote Deposit Monthly	\$50.00	\$50.00	\$50.00	\$0.00	\$0.00
Remote Deposit Per Item	\$0.10	\$0.10	\$0.10	\$0.10	\$0.10
Remote Deposit Additional Scanner Locations	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00
Remote Deposit Scanner Fee – Multi Feed (One-Time)	\$800.00	\$800.00	\$800.00	\$800.00	\$800.00
Remote Deposit Scanner Fee – Single Feed (One-Time)	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00
Remote Deposit Scanner Lease – Multi Feed (3 years)	\$40.00	\$40.00	\$40.00	\$40.00	\$40.00
Remote Deposit Scanner Lease – Single Feed (3 years)	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00
Daily Investment Sweep	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00
Daily Insured Sweep	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00
Daily Repurchase Sweep	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00
Loan Sweep	Varies	Varies	Varies	Varies	Varies
ZBA Master Account	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00
ZBA Sub Account (per account attached to a Master)	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
General Services – Returned Deposited Item	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00
Overdraft Fee	\$35.00	\$35.00	\$35.00	\$35.00	\$35.00
NSF Fee	\$35.00	\$35.00	\$35.00	\$35.00	\$35.00
Paper DDA Statement	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
Stop/Hold Fee	Manual - \$33.00	Manual - \$33.00	Manual - \$33.00	Manual - \$33.00	Manual - \$33.00
Stop Payment - Online	Online - \$25.00	Online - \$25.00	Online - \$25.00	Online - \$25.00	Online - \$25.00
Online Banking - Monthly	Free for 1 User / \$10 for Multiple	\$0.00	\$0.00	\$0.00	\$0.00
Bill Pay Per Payment	\$1.00	\$1.00	\$1.00	\$0.00	\$0.00
Total External Funds Trans	\$1 per transfer	\$1 per transfer	\$1 per transfer	\$0.00	\$0.00
Loan Module	\$10.00	\$10.00	\$10.00	\$0.00	\$0.00
Courier Service	Varies	Varies	Varies	Varies	Varies