

# Schedule of fees and charges

Unless otherwise noted, fees are per item or instance. All fees are minimum fees and may vary on a client-by-client basis. Fees listed below are for business accounts.

## Balance and compensation

Daily overdraft	\$30.00 (\$150 daily maximum)
Ledger overdraft	Prime* +3%

\*Prime refers to the Bank Prime Loan rate published in the Federal Reserve's H.15 Selected Interest Rates daily report.

## General account services

Monthly account maintenance	\$32.00
Bank deposit assessment*	\$0.0849/\$1000
ZBA parent monthly maintenance	\$30.00
ZBA sub monthly maintenance	\$10.00
Miscellaneous debits/credits	\$0.50
Additional statement copy	\$15.00
Manual account transfers	\$10.00
Online account transfers	\$0.50
Research (per hour)	\$35.00
Research/photocopies	\$3.00
Legal process	\$100.00
Shipping costs	As quoted
Transact Gateway payment monthly maintenance	\$150.00

\*Based on average net ledger balances. Refer to SVB's Deposit Agreement & Disclosure Statement — Business Accounts for further information.

## Depository services

Deposit (paper deposit item)	\$2.00
Checks deposited	\$0.11
Domestic collection item	\$15.00
Foreign collection item	\$30.00
Foreign check conversion (non-Canadian)	\$15.00
Deposit image monthly CD-ROM	\$35.00
Return item — chargeback	\$10.00
Return item — reclear	\$2.00
Remote deposit capture monthly maintenance	No charge
Remote deposit capture (per deposit)	\$2.00
Mobile deposit (per item)	No charge
Remote lockbox monthly maintenance	\$50.00

Remote lockbox (per item, checks or remits)	\$1.00
Remote lockbox (per item, checks or remits)	\$0.08

## Paper disbursement services

Checks paid	\$0.18
Checks paid X9 Image Setup Fee	\$3500.00
Checks paid X9 Images	\$0.02
Manual stop payment	\$20.00
Online stop payment	\$10.00
Cashier's check	\$20.00
Transact Gateway check print implementation	\$1000.00

## ACH services

ACH debits/credits received	\$0.15
ACH debits/credits originated	\$0.15
ACH debits/credits originated — same day premium	\$5.00
ACH block monthly maintenance (per account)	\$20.00
ACH filter monthly maintenance (per account)	\$20.00
ACH deletion	\$6.00
ACH return	\$8.00
Unauthorized ACH return	\$12.50
ACH reversal	\$15.00
ACH notification of change	\$4.00
ACH notification of change — correction	\$4.00
SVB Online Banking ACH implementation	\$50.00
ACH direct send file transmission implementation	\$500.00
ACH direct send file transmission maintenance	\$200.00
Transact Gateway ACH payment implementation	\$1000.00

### Bill pay classic services

Bill pay monthly maintenance	\$10.00
Bill pay excess transaction (each item over 15)	\$0.40

### Bill pay plus services

	SILVER Package	GOLD Package
Number of transactions included	25 transactions	100 transactions
Bill pay plus monthly maintenance	\$50.00	\$250.00
Unlimited users, approvers and payers	Included	Included
Unlimited document storage	Included	Included
Send and receive ACH payments	Included	Included
Mailed check payments	Included	Included
Bill pay plus excess transaction	\$2.50	\$2.00
Faxed invoices per month	\$5.00	\$5.00
Standard sync with QuickBooks or Xero	Included	Included
Advanced sync with NetSuite or Intacct*	\$50.00	\$100.00

\*Advance sync requires \$1000 implementation fee

### Debit cards

SVB International Service Assessment (ISA) fee	2.00%
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### Fraud control services

Check Positive Pay	
Check Positive Pay implementation	\$100.00
Check Positive Pay without Payee monthly maintenance	\$45.00
Check Positive Pay without Payee per item	\$0.03
Check Positive Pay with Payee monthly maintenance	\$55.00
Check Positive Pay with Payee per item	\$0.05
Check Reverse Positive Pay monthly maintenance	\$45.00
Check Reverse Positive Pay per item	\$0.04
Check Positive Pay Return per item (in addition to Return Item Fee)	\$2.00
Transaction Blocking	
Check Block All monthly maintenance	\$20.00

### Information reporting services

SVB Online Banking monthly service	\$125.00
Online account monthly maintenance (flat fee per month)	
Up to 10 accounts	No Charge
11-25 accounts	\$25.00
26-50 accounts	\$50.00
More than 50 accounts	\$100.00
SVB Online Banking monthly data exchange (MT940 and MT942)	\$100.00
SVB Online Banking monthly wire service	\$25.00
SVB Online Banking monthly ACH service	\$40.00
SVB Online Banking EDI report maintenance	\$25.00
Balance inquiries by phone	\$5.00
SWIFT reporting	\$50.00
EDI report translated	\$5.00
Transact Gateway information reporting implementation per account	\$200.00
Transact Gateway monthly information reporting service per account	\$100.00

### Multi-currency accounts

MCA account maintenance	\$100.00
MCA incoming wire	\$10.00
MCA outgoing wire	\$25.00
MCA book transfer debit	\$2.00
MCA incoming non-urgent	\$5.00
MCA outgoing non-urgent	\$5.00
Transact Gateway MCA wire payment implementation	\$1000.00

### Wire transfer services

Incoming wire transfer	\$10.00
Incoming wire with email notification	\$12.00
Outgoing wires initiated online	
Domestic wire	\$12.00
Domestic wire with email notification	\$17.00
USD international wire	\$25.00
USD international wire with email notification	\$30.00
FX international wire	\$25.00
In-country transfer request (MT 101)	\$10.00
International FX wire with repair	\$35.00
FX intermediary/beneficiary bank (hard \$ charged)	\$35.00
Other wire services	
Standing wire	\$10.00
Standing wire with email notification	\$15.00
Auto drawdown wire	\$10.00
Auto drawdown wire with email notification	\$15.00
Wire initiation repair	\$30.00
Wire transfer exception (returns/missing data)	\$30.00
Wire recall/trace requests	\$30.00
Wire transfer miscellaneous	At cost
Transact Gateway wire payment implementation	\$1000.00

### Analysis checking

Silicon Valley Bank offers a wide variety of products and services to help meet your cash management needs. These products and services are available by contacting your Global Treasury and Payments advisor. Fees for these services can be offset by the balances maintained in your deposit account(s).

Other fees and charges may apply to your products and services. All fees are subject to change.