

# BUSINESS ESTATE CHECKING PRODUCT DISCLOSURE AND FEE SCHEDULE



EFFECTIVE AUGUST 1, 2023

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## Common Account Charges and Usage (fees assessed approximately 15 days after the end of the month)

Minimum Opening Deposit	\$100
Monthly Maintenance Fee	\$0
Minimum Balance Requirement	None
Statements <sup>1</sup>	No charge for paperless statements. \$4 paper statement fee. New customers will have two statement cycles before the fee will be assessed. Existing customers converting to this product must enroll in paperless statements immediately to avoid the monthly paper statement fee.
Preferred Rates	Preferred APY requires a qualifying business or commercial checking account under an identical customer ID. If the qualifying checking account is not maintained, the account will be converted to the standard pricing for the applicable product. For current rates, refer to an Associated Bank Deposit Account Rates Sheet or ask a banker for more information.
Included Transactions <sup>2</sup>	50 per month, \$0.50 per excess item
Account Inactivity	If an account with a positive balance is inactive with no transactions (withdrawals or deposits) after 12 months, it will become dormant.

1. IOLTA and IBRETA accounts are excluded from the paper statement fee. Clients who received combined paper statements are also subject to the per account fee. No charge for paperless statements.

2. Includes deposits and other credits, items deposited, checks and other debits, Remote Deposit items, and ACH originated debits and credits. Does not include debit card purchases.

<b>Funds Availability</b>	Cash, electronic direct deposits and checks drawn on Associated Bank.	Immediately available for withdrawal.
	Check deposits drawn on other banks.	Available for withdrawal on the next business day.
	Deposits at Associated Bank ATMs (Cash and Check)	Available for withdrawal on the next business day.
	Deposits at nonproprietary ATMs (Cash and Check)	Available by the fifth business day after the day of deposit.
	<ul style="list-style-type: none"> <li>• Every day is a business day, except Saturdays, Sundays, federal holidays and observed federal holidays.</li> <li>• Deposits made on a non-business day are considered made on the next business day.</li> <li>• In some cases, we may delay making funds available for withdrawal beyond the first business day. Then, the funds will generally be available for withdrawal by the fifth business day after the day of deposit.</li> <li>• Refer to the Deposit Account Agreement for additional Funds Availability information.</li> </ul>	

<b>Protecting Your Accounts</b>	Protect your accounts against theft and fraud by regularly monitoring your account activity through monthly statements and digital banking. If you suspect any unauthorized transactions on your account, notify us immediately. If you fail to notify us in a timely manner, you risk incurring a portion of or the entire loss.
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**ATM and Debit Cards**

<b>ATM/Debit Cards</b>	Associated Bank Business Debit Mastercard®	No charge	Certain terms, conditions and exclusions apply.
	Deposits at Associated Bank ATMs	No charge	View images of your checks and a detailed list of all items deposited on your receipt.
	Domestic merchant point of sale transactions	No charge	
	<b>ATM Withdrawals</b>		
	Associated Bank ATMs	No charge	Access to hundreds of Associated Bank ATMs.
	MoneyPass® surcharge-free network ATMs	No charge	Access to over 30,000 MoneyPass surcharge-free ATMs nationwide. Visit <a href="http://AssociatedBank.com/Maps">AssociatedBank.com/Maps</a> to find convenient locations.
	Other out-of-network ATMs	\$3.50	Per withdrawal. This fee is charged by Associated Bank. The owner/operator of the ATM may also apply a surcharge fee. Both will appear on your statement.
	<b>Balance Inquiries</b>		
	Associated Bank ATMs	No charge	Access to hundreds of Associated Bank ATMs.
	MoneyPass surcharge-free network ATMs	No charge	Access to over 30,000 MoneyPass surcharge-free ATMs nationwide. Visit <a href="http://Associatedbank.com/Maps">Associatedbank.com/Maps</a> to find convenient locations.
	Other out-of-network ATMs	\$2	Per inquiry. This fee is charged by Associated Bank. The owner/operator of the ATM may also apply a surcharge fee. Both will appear on your statement.
	<b>International Transactions</b>		
	International ATM/Debit Card fees	Varies	3% of transaction amount on ATM withdrawals and debit card purchases.

**Digital Banking**

Digital Banking	Digital Banking		
	Check balances, view account activity, enroll and view paperless statements, establish recurring automatic transfers, transfer funds between accounts and more. Access via your PC or simply download the Associated Bank app for your mobile device.	No charge	Enrollment in paperless statements must be completed in digital banking. Associated Bank does not charge a fee to download our digital applications; however, transactional fees may apply. Carrier message and data rates may apply; check your carrier's plan for details. Visit <a href="http://AssociatedBank.com/disclosures">AssociatedBank.com/disclosures</a> for Terms and Conditions for your service.
	External transfers (account-to-account)	No charge	Outgoing and Incoming
	<b>Bill Pay</b> (fees assessed at the time of occurrence)		
	Online bill pay	No charge	Schedule one-time or recurring payments through online Bill Pay with on-time payment guarantee! <sup>1</sup>
	Overnight bill pay check payments	\$15.95	Per transaction
	Same-day bill pay	\$9.95	Per payment
	<b>Zelle® for Small Business</b> <sup>2</sup> (fees assessed at the time of occurrence)		
	Zelle® for Small Business	No charge	Per incoming transaction
	Zelle® for Small Business	No charge	Per outgoing transaction
<b>Associated Connect</b> <sup>3</sup>	<b>Associated Connect®—Business online banking pricing guide</b> (fees assessed approximately 15 days after the end of the month)		
	Online accounts	No charge	Per month (includes up to four accounts) Enrollment in paperless statements must be completed in online banking.
	Additional online accounts	\$8	Per account
	Prior day transactions	No charge	
	Transfers between Associated Bank accounts	No charge	
	Account alerts	40	\$0.06 each additional
	<b>Associated Connect®—Business Advanced online banking pricing guide</b> (fees assessed approximately 15 days after the end of the month)		
	Online accounts	\$25	Per month (includes up to 10 accounts) Enrollment in paperless statements must be completed in online banking.
	Additional online accounts	\$8	Per account
	Prior day transactions	No charge	
	Transfers between Associated Bank accounts	No charge	
	Account alerts	40	\$0.06 each additional
	<b>Associated Connect®—Commercial online banking pricing guide</b> (fees assessed approximately 15 days after the end of the month)		
	Online accounts	\$80	Per month (includes one account)
	Additional special reports	Included	
	Additional online accounts	\$15	Per account
	Prior day transaction count	\$0.15	Per item
	Transfers between Associated Bank accounts	No charge	
	Account alerts	40	\$0.06 each additional

1. On-time payment guarantee applies to payments made four days in advance. See Digital Banking Service Terms and Conditions for details.

2. To send or receive money with a small business, both parties must be enrolled with Zelle® directly through their financial institution's online or mobile banking experience.

3. Associated Bank does not charge a fee to download our digital applications; however, transactional fees may apply. Carrier message and data rates may apply; check your carrier's plan for details. Visit [AssociatedBank.com/disclosures](http://AssociatedBank.com/disclosures) for Terms and Conditions for your service.

**Digital Banking (cont.)**

<b>Associated Connect® (cont.)<sup>1</sup></b>	<b>Business Online Bill Pay</b> (fees assessed approximately 15 days after the end of the month)		
		\$6.50	Per Associated Connect profile (\$0.65 per bill payment transaction, waived for the first 10 bill payments per month)
	<b>Business Tax Manager</b> (fees assessed approximately 15 days after the end of the month)		
	Enrollment	\$10	
	Account maintenance (Includes changes to account information, payment confirmation, passwords/PINs, and additions to state agencies.)	\$6	Per request
	Per-payment fees		
	Internet	\$3.50	
	Touch-tone payment	\$5.50	
	Optional Services		
	Payment receipt by mail or fax	\$5	
	Summary report	\$8	

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**Additional Common Fees**

<b>Overdraft Coverage and Return Items</b>	<b>Important information about overdraft coverage</b>		
	<ul style="list-style-type: none"> <li>Once you have overdrawn your account, you must bring your account to a positive balance as soon as possible to avoid additional fees and potential account closure.</li> <li>We reserve the right to pay or not pay a transaction. We typically do not pay overdrafts if your account is not in good standing or if the overdraft amount is excessive.</li> <li>Please refer to <b>Understanding Overdrafts and Your Options to Manage Fees and Deposit Account Agreement</b> for more details.</li> </ul>		
	<b>Return items</b>		
	Deposited item returned unpaid	\$12	Per item
	Returned item deposited	\$13	Per item
	Special instructions	\$35	Per month
	Phone or fax notification	\$20	Each
	Email notification	\$3	Each

**Miscellaneous Fees** (fees assessed at time of occurrence or approximately 15 days after the end of the month)

Miscellaneous Fees			
	Account research and record searches	\$30	Per hour, one hour minimum
	Cashier's checks (customers)	\$8	Each
	Check cashing for non-customers (Cashing checks for non-customers is at bank's discretion. See the Deposit Account Agreement for details.)	\$6	Per item
	Check images with statements	\$12	Per statement cycle
	Check safekeeping	No charge	
	Check verification (Items drawn on Associated Bank [automated] 800-236-7160, other bank items 800-236-8866)	\$5	
	Credit inquiry	\$28	Each
	Daily statement	\$10	Per day
	DDA statement—optional:		
	Additional or special cut-off	\$30	Each
	Interim statement (special request for mid-statement cycle)	\$20	Each
	Deposit adjustments (debit or credit)	\$8	Each
	Faxes (received)	\$5	Each
	Legal Processing fee (garnishments, levies, liens and citations)	\$100	Per Legal Processing request unless directed otherwise by requesting authority.
	MICR line repair	\$1.50	Per item
	Money orders (customers)	\$5	Each
	Stop payments	\$35	Per item or range of items
	Online Stop Payments via Associated Connect	\$25	Per item or range of items
	Uncollected funds usage	Prime +4%	

**Miscellaneous Fees (cont.)**

<b>Miscellaneous Fees (cont.)</b>	<b>Safe Deposit Box</b>		
	Rental fee	Varies	By size
	Safe deposit drilling fee	\$225	Each occurrence
	Safe deposit box key	\$25	Each
	Late fee	\$20	Assessed once, 30 days past due
<b>Wire Transfers<sup>1</sup></b>	<b>Wire Transfers: Domestic and International in U.S. currency</b>		
	Domestic incoming	\$15	Each
	Domestic incoming—draw down	\$25	Each
	Domestic outgoing—branch	\$100	Each
	Domestic outgoing (phone)		
	Repetitive	\$30	Each
	Freeform	\$35	Each
	Domestic outgoing (online)	\$12	Each
	Domestic outgoing—draw down	\$40	Each
	International incoming	\$21	Each
	International outgoing—BEN SWIFT® charges <sup>2</sup> (branch)	\$105	Each
	International outgoing—BEN SWIFT® charges <sup>2</sup> (phone)	\$50	Each
	International outgoing—OUR SWIFT® charges <sup>3</sup> (branch)	\$110	Each
	International outgoing—OUR SWIFT® charges <sup>3</sup> (phone)	\$55	Each
	International outgoing—FULL SWIFT® charges <sup>4</sup> (branch)	\$140	Each
	International outgoing—FULL SWIFT® charges <sup>4</sup> (phone)	\$85	Each
	International USD outgoing (online)	\$30	Each
	<b>Wire Transfers: International - Foreign currency</b>		
	Incoming	No charge	
	Outgoing <sup>5</sup>	No charge	
	<b>Other Wire Transfer Services</b>		
	Wire in—business remittance	\$3	Each
Repetitive wire setup fee	\$5	Each	
Investigation/research	\$25	Per hour (plus other bank charges as incurred)	
<b>Wire Transfer Notifications</b>			
Email	\$3	Each	
Mail	\$60	Each	

1. Trade Services are also available, please work with your relationship manager for trade pricing details.  
 2. BEN SWIFT Charges: The receiver of the wire transfer will have any correspondent bank or other downstream bank charges deducted from the proceeds of the wire transfer.  
 3. OUR SWIFT Charges: The receiver of the wire transfer will not have any correspondent bank charges deducted from the proceeds of the wire, but other downstream bank fees may be deducted.  
 4. FULLPAY SWIFT Charges: The initiator of the wire transfer pays for all correspondent bank and other potential downstream bank charges. No fees will be deducted from the proceeds of the wire at the receiver's bank.  
 5. International wires may incur other non-Associated Bank charges.

**Miscellaneous Fees (cont.)**

<b>International Banking</b>	<b>International Banking Services</b> (fees assessed at the time of occurrence or approximately 15 days after the end of the month)		
	<b>Checks</b>		
	Check collections (USD denominated check drawn on bank outside the U.S. and/ or over \$10,000 U.S. equivalent) Check minimum \$300.	\$40	Per check, plus other bank charges as incurred
	International check deposit: Check	\$5	Per item
	Return handling fee	\$26	Per item
	International drafts	\$20	Per draft
	Stop payments	\$35	Per item or range of items
	<b>Foreign Currency</b>		
	Foreign Currency Clients	No charge	The exchange rate quoted may include a conversion premium.
	Special order fee	\$15	Per order
	Delivery to Associated Bank retail location:		
	Standard (two day)	\$8	Per order
	Overnight	\$10	Per order
	Priority	\$15	Per order

**We're here to help.**

If you have questions about your Associated Bank Business Estate Checking account or any other Associated Bank product or service, please visit your nearest branch or call our Midwest-based Business Customer Care team at **800-728-3501, Monday-Saturday.**

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