

FEE SCHEDULE
Service Pricing Schedule



FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

-Account Research (per hour)	\$30.00
-Accounts closed within 1 year of opening	\$25.00
-American Express Traveler's Checks (per \$100) Single	\$1.00
-American Express Traveler's Checks (per \$100) Checks for Two	\$1.50
-Cashier's Check Fee	\$10.00
-Club Account Closed Prior to Maturity**	\$20.00
-Continuous Overdraft Charge - Business Accounts (per day*)	\$6.00
-Copies of Checks (First 5 free, each additional check)	\$2.00
-Cross Border Debit Card Fee	1.000% of the amount of the transaction
-Deposit Items Returned (per item)	\$14.00
-Dormant/Inactive Account Fee (per statement cycle)	\$12.00
-Excess Transactions Charge (per item)	\$10.00
-Foreign ATM Service Fee (non Orrstown Bank ATM - per transaction)**	\$3.00
-Levy/Garnishment (per instance)	\$150.00
-Paid Overdraft or Return Check - Business (per item)	\$41.00
-Paid Overdraft or Return Check - Consumer (per item)	\$39.00
-Paper Statement Fee (per statement)	\$2.00
-Special Statement Request (per statement)	\$2.00
-Stop Payment Fee - Business (per stop order)	\$39.00
-Stop Payment Fee - Consumer (per stop order)	\$37.00
-Sweep Transaction Charge (per transfer)	\$6.00
-Wire Transfers - Incoming (per item)	\$15.00
-Wire Transfers - Outgoing (per item)	\$25.00
-Wire Transfers Foreign - Incoming (per item)	\$30.00
-Wire Transfers Foreign - Outgoing (per item)	\$50.00

Bill Payment Services (Enrollment in services may be required)

- Enrollment - **Free** (One time)
- Bill Pay User Subscription - **Free** (Per cycle)
- Transactions (Consumer) - **Free** (Per transaction)
- Transactions (Business Only) - **Free** (Per transaction)
- Rush Payment (electronic) Get your payment delivered electronically in 2 business days - **\$4.95** (Per transaction)
- Rush Payment (hard copy check) Get your payment delivered via U.S. Postal Service in 2 business days - **\$14.95** (Per transaction)
- Rush Payment (overnight/next business day delivery) Get your payment delivered via U.S. Postal Service the next business day - **\$19.95** (Per transaction)
- Gift Check (Consumer Only) Select a check design based on the occasion and include a special message - **\$2.99** (Per transaction)
- Charitable Donation (Consumer Only) Send a donation in appreciation or in memory of someone you'd like to honor - **\$1.99** (Per transaction)

Digital Features (Enrollment in services may be required)

- Remote Deposit Anywhere (RDA) - **Free**
- Person to Person (P2P) - Email Payments - **Free**
- Interbank Transfers (Easily Move Money Between Banks) - **Free**
- Manage Cards (Turn Your Debit Card On/Off from Your Mobile Application) - **Free**
- SMS Text Banking (Check Balance Via Mobile Phone) - **Free**
- SMS / Texting - Customer Service Support - **Free**

*Fee assessed each day the account remains overdrawn for 10 or more consecutive calendar days.
 **Effective April 15,2022.



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Master Price Listing	Fee
<u>General Pricing</u>	
Account Maintenance	\$21.00
Deposits	\$0.74
Deposited Items	\$0.22
Returned Deposited Items	\$15.00
Checks Paid	\$0.21
Stop Payments/Revocations	\$39.00
ACH debits/credits received	\$0.20
Canadian Item(s)	\$15.00
Domestic Wire In	\$15.00
Domestic Wire Out	\$25.00
International Wire In	\$30.00
International Outgoing Wires	\$50.00
NSF / Overdraft	\$41.00
Negative Collected Balance	\$0.00
Daily Overdraft Fee	\$6.00
Account Research per Hour	\$30.00
Levy/Garnishment	\$150.00
Cashiers Check	\$10.00
Foreign ATM Service Fee	\$2.00
Cross Border Debit Card Fee (1%)	
Inactive Account Fee (24+ Months Inactivity)	\$12.00
Account Balance Fee (Per \$1,000)	\$0.13
<u>Small Bus. Transaction Allowance Pricing - 400 Free</u>	
>400 Paper Transactions = \$0.25 per item	\$0.25
<u>Online Banking Access</u>	
Commercial Online Monthly Maintenance	\$0.00
ACH Module Monthly Maintenance	\$47.00
ACH Originated Items	\$0.20
ACH Same-Day Items	\$2.10
ACH File (Only Charged for SFTP Uploads)	\$15.00
ACH Returned Items	\$5.00
Wire Module Monthly Maintenance	\$47.00
Domestic Wire Out - Online	\$20.00
International Outgoing Wires - Online	\$45.00
Remote Deposit Monthly Maintenance - Single Feed	\$52.00
Remote Deposit Monthly Maintenance - Multi Feed	\$67.00
Business Mobile Deposit Monthly Maintenance	\$20.00
Remote Deposit - Deposited Item	\$0.17
Single Feed Power Cord Replacement	\$59.00
Single Feed USB Cable Replacement	\$16.00
Multi Feed Power Cord Replacement	\$79.00

Check & ACH Positive Pay Monthly Maintenance	\$52.00
Positive Pay - Issued Check Items	\$0.06
Positive Pay - Late Decision Courtesy Call	\$5.00
Bill Pay Items (First 10 Free)	\$0.35
CD-Rom	\$30.00
ACH Positive Pay Only	\$30.00
Full Account Reconciliation	\$35.00
Partial Account Reconciliation	\$25.00
Cash Position Report	\$10.00
Controlled Disbursement	\$200.00
BAI File	\$50.00
<u>Sweeps</u>	
Money Market/Savings Sweep	\$75.00
Combo Sweep Fee (Investment/Loan)	\$200.00
Repo Sweep	\$125.00
Line of Credit Sweep	\$180.00
IntraFi Network FDIC Sweep	\$50.00
Zero Balance Account (ZBA) Sweep	\$37.00
<u>Lockbox Remittance Processing</u>	
Monthly Maintenance	\$120.50
Document Scan (scanning invoices, letters, etc.)	\$0.13
Items Deposited	\$0.02
Image Archive	\$0.02
Online Portal Access (per user)	\$12.25
Data Capture (per character)	\$0.02
Cash Received	\$5.00
Micr Repair - No Charge	\$0.00
Postage - Pass Thru	\$0.00
Caller Box (Billed Annually - Shown as Monthly Chg)	\$125.00
Minimum Monthly Processing Fee*	\$600.00
Transportation	\$120.00
Deposit Transmission (Daily ICL File to Bank)	\$123.00
Payment Posting File (Opt File to Client for ARP)	\$123.00
Stop Payment File (Opt File to Client for Stop Pays)	\$123.00
Correspondence Returned	\$0.30
Express Mail Packages	\$13.00
Email Notification	\$0.30
Check Review/Validation (date,payee,signature)	\$0.17
<u>Wholesale Processing Costs</u>	
Wholesale Standard Payments	\$0.43
Wholesale Exception Decisioning (per payment)	\$0.31
Wholesale Unprocessable Payments	\$0.30
<u>Retail Processing Costs</u>	
Retail Standard Payment	\$0.27

Retail Check Only Payment	\$0.42
Retail Multi Payment - Multiple Stubs or Checks	\$0.42
Retail Check and List - Split Deposit	\$0.42
Retail Unprocessable	\$0.27
Web Exceptions (Pre-Deposit)	\$0.22
OSG RevoPay Receivables	
eCheck/ACH Transaction (pass fee to payor)	2.95%
eCheck/ACH Transaction (absorb fee)	\$0.40
Credit Card Transaction (pass fee to payor)	3.25%
<i>\$3 minimum assessed to payor using card</i>	
Debit Card Transaction (pass fee to payor)	\$6.95
Credit/Debit Transaction % (absorb fee)	2.75%
Credit/Debit Transaction (absorb fee)	\$0.12
Gateway Fee/Transaction (client uses own merchant processor)	\$1.25
Credit Card Chargeback Recovery/Chargeback	\$25.00
eCheck/ACH Return Fee/Return	\$25.00
Setup Fee and Licensing/Merchant (see below)	
RevoPay Platform Maintenance/Merchant/Month	\$275.00
A/R Data File Transmission/Merchant/Month	\$175.00
Interactive Voice Response (IVR)/Month	\$375.00
Interactive Voice Response/Minute	\$0.056
Interactive Voice Response Setup Fee (see below)	
Custom Property Management Search Tool Setup Fee (see below)	
12-Hour Funding (included no cost)	\$0.00
Unique Branded Payment Page/Merchant (included no cost)	\$0.00
Admin Portal Access (included no cost)	\$0.00
Reporting Access (included no cost)	\$0.00
Recurring Payments Modification (included no cost)	\$0.00
Tenant Adoption Kit (included no cost)	\$0.00
OSG eBilling and Payments	
Website Monthly Maintenance	\$425.00
A/R Data File Transmission (per transmission)	\$175.00
Supplemental Payment or Balance Files (per merchant)	\$50.00
Document Archive (per document)	\$0.04
eBill (per delivery)	\$0.14
Email or Text Notification (per message)	
<i>OSG as Merchant Processor - Interchange Plus Model</i>	
Interchange Rate	
Gateway Fee (per card transaction)	
Minimum (per card transaction)	
Chargebacks (per chargeback)	\$30.00

OSG as Merchant Processor - Convenience Fee Model

Interchange Rate

Gateway Fee (per card transaction)

Minimum (per card transaction)

Chargebacks (per chargeback) \$30.00

Client's Merchant Processor

Gateway Fee (per card transaction)

Minimum (per card transaction)

Chargebacks (per chargeback) \$30.00

ACH Payments

ACH Transaction \$1.20

Monthly Minimum

Returns \$30.00

Optional Services

IVR Monthly Maintenance \$120.00

IVR Call Duration (per minute) \$0.11

IVR Call Transfer (per transfer) \$0.06

Text to Pay (per transaction - standard payment fees)

Papaya - Mobile Photo Bill Pay (per transaction - standard payment fees)

Web Chat Monthly Maintenance \$30.00

Additional Operators (per site >3 operators) \$17.00

Cash Logistics Services

Brinks Armored Transportation & Fuel Surcharge \$0.00

Brinks Excess Premise Time \$0.00

Brinks Excess Items \$0.00

Deposit Verification

Per \$1,000 Verified \$1.34

Per Envelope \$1.34

Per Deposit \$2.23

Per Note Verified \$0.01

Per Discrepancy \$5.82

Per Standard Coin Bag \$1.33

Per Non Standard Coin Bag \$5.82

Per Rolled Coin Bag \$13.14

Per Provisional Credit \$3.12

Change Orders

Per Roll/Coin Ordered \$0.08