



CORNERSTONE BANK

[FEE SCHEDULE] Effective Oct. 1, 2017

BUSINESS BANKING

**ALWAYS IN YOUR CORNER.
NEVER BOXED IN.**

**2060 Mt. Paran Road NW • Suite 100
Atlanta, GA 30327
404.601.1250**

**6344 Roswell Road
Sandy Springs, GA 30328
678.553.3500**

**125 Clairemont Ave • Suite 100
Decatur, GA 30030
678.553.1480**

www.cornerstonebankga.com



**MEMBER
FDIC**

BUSINESS CHECKING PRODUCTS

> CORNERSTONE FREE BUSINESS CHECKING

For small to medium-sized businesses with limited transactions and lower account balances.

Free Business Checking, free Online Banking and Bill Pay – with no minimum balance, no monthly service charge. Does not include check orders and **requires eStatements.**

Minimum to Open \$100.00

Items paid and items deposited

0 – 150

No charge

151 or more

\$0.25 / item

Cash deposits

\$.25 / \$100 deposited
or purchased

Paper statement fee

\$10.00

> CORNERSTONE COMMERCIAL CHECKING

For companies who want account balances to offset activity charges related to higher transaction volume.

Minimum to Open \$100.00

Simplified analysis structure

Unlimited transactions

Per deposited item

\$0.12

Each credit or deposit

\$0.75

Each check or debit

\$0.15

Cash deposit fee

\$.25 / \$100 deposited
or purchased

Customers with multiple accounts can choose to consolidate for analysis of transaction activity.

Transfer Funds Protection

\$10.00

Monthly cleared items CD

\$40.00

Monthly service charge

\$16.00

(Other miscellaneous fees will be charged at the published rate.)

** The above fees may be offset by the value of the balance in the account. If total expenses exceed the value of available balances, the service charge will be the net amount.*

> CORNERSTONE IOLTA ACCOUNT

For attorneys and law firms acting in a fiduciary capacity.

Interest earned is calculated using the month's earnings credit rate on IOLTA accounts on the average daily collected balance minus the reserve requirement.

Allowable bank charges for commercial checking account holders are deducted to determine the appropriate amount to remit to the Georgia Bar Foundation. Quarterly reporting is provided with the remittance.

Minimum to Open \$100.00

> E-CORP CASH MANAGEMENT SERVICE

A user-friendly, secure, on-line banking product designed specifically for our corporate customers.

e-CORP allows customers to review account information for checking, savings and loan accounts. There are a multitude of features available to facilitate the managing of their cash. The online banking service is offered at no additional charge to our business customers.

Account and balance inquiries	No charge
Express transfer / loan payments	No charge
Export online transactions	No charge
Online Bill Payment	No charge
Check image (online ONLY)	No charge
Stop payments	\$20.00
Domestic Wire Transfer out	\$12.00
Business Online Banking and Bill Pay	No charge
ACH File Processing	No charge

> E-CHECK SCAN

For businesses who accept personal payments.

An electronic check deposit system that gives your business the ability to quickly prepare and make deposits of checks into your account – all without leaving your location. And, most likely, we can save you money as your monthly bank charges will decrease. No charge for the first machine.

2 or more machines	\$200 each
Monthly service charge	\$75
Software Installation	No charge
Training	No charge

> CORNERSTONE NON-CORPORATE CHECKING

For non-profit organizations*, sole proprietors, government agencies, and those acting in a fiduciary capacity.

**Non-profit organizations have all fees waived.*

Minimum to Open \$100.00

Daily ledger balance required to earn interest

(Cornerstone Non-Corporate Checking rate) \$1,000

Monthly service charge	\$12.00
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You pay no service charge with a minimum daily balance of \$1,000 or an average daily balance of \$2,500.

Per item fee	No charge
Cash deposit fee	\$.25 / \$100 deposited or purchased

BUSINESS SERVICES

> ELECTRONIC BANKING SERVICES

Business Online Banking & Bill Pay	No charge
Cornerstone ATM	No charge
Other Bank ATM withdrawals	4 Free per Stmt Cycle
Replace Debit Card	\$10.00
Bill Payment Check Copy	\$5.00 / ea

> MERCHANT CARD SERVICES

Merchant card services for your organization at a competitive rate.

> CURRENCY AND COIN

Currency provided (<i>per strap</i>)	\$0.55
Rolled coin ordered (<i>per roll</i>)	\$0.10

> DEPOSIT SERVICES

*Overdraft Fee	\$35.00
*Returned Item Fee	\$35.00
Stop payments (<i>valid 6 months</i>)	\$35.00
Return Deposit Item Charge	\$10.00
Telephone transfers	\$5.00
Returned ACH Item	\$10.00

(Executed by branch rather than Online Banking.)

> RESEARCH SERVICES

Research fee	\$25.00 / hour
Statement copies	\$2.00 / ea
Photocopy of check	\$1.00 / ea
over 25 images	\$0.50 / ea

**An overdraft or returned item may be created by check, in-person withdrawal, ATM withdrawal or other electronic means.*

BUSINESS SERVICES CONTINUED

> CHECK COLLECTION SERVICES

Domestic	\$15.00
Foreign	\$35.00

(plus other bank's fee, if applicable)

> WIRE TRANSFER SERVICES

Domestic	
Incoming	\$15.00
Outgoing	\$20.00
Business Online Outgoing	\$12.00
Foreign	
Incoming	\$35.00
Outgoing	\$40.00

> SAFE DEPOSIT BOXES

3"x5" box	\$35.00 / year
3"x10" box	\$55.00 / year
5"x10" box	\$75.00 / year
10"x10" box	\$90.00 / year
<i>(Rental requires auto debit)</i>	
Drill box	\$150.00
Replace each lost key	\$50.00

> MISCELLANEOUS SERVICES

Official checks	\$10.00
Garnishment / levy	\$75.00
Dormant Account Fee	\$5.00 / month Maximum \$60.00
Paper Statements	\$10.00

BUSINESS SAVINGS

> CORNERSTONE CAPITAL MONEY MARKET

A tiered commercial money market account.

Daily ledger balance

required to earn interest \$2,500

(Cornerstone Business Capital Rate)

Monthly service charge \$10.00

You pay no service charge with a minimum daily balance of \$3,500 or an average daily balance of \$7,000.

Excessive withdrawal* \$10.00 / item

(over 6 per month)

***Federal banking regulations limit you to six (6) preauthorized transfers and third party transactions each statement cycle. Transactions that apply to the limitation include checks, ACH debits, telephone transfer requests, and transfers initiated through online internet banking. A service charge of \$10.00 will be assessed for each transaction in excess of 6 to third parties or 6 preauthorized transfers, or any combination of 6 thereof, from your account each statement cycle. Transfers or withdrawals made at the bank are unlimited.*

> CORNERSTONE MONEY MARKET SWEEP

High yield money market tied to your operating account to help maximize investment dollars and minimize bank charges. Transfers are made automatically without requiring your constant monitoring.*

Monthly service charge \$25.00

**Sweeps from the money market account are limited by law to six times a month per statement cycle.*

> CORNERSTONE BUSINESS SAVINGS

Maintain an average daily balance of only \$250 to avoid a \$10 quarterly service charge. Interest compounds daily on ledger balance.