

Online Cash Manager Fee Schedule



Online Cash Manager	
Monthly Maintenance	\$0.00 per Month
Accounts	3 Included \$5.00 per Additional Business Deposit Account
Reported Transactions ¹	100 Included - Standard 300 Included - Total Business Banking and Signature Advantage 500 Included - SunTrust Business Advantage Plus Checking and Select Business Checking
Additional Transactions	\$0.35 per Item
Images	Included
Transfers	Included
Stop Payments	\$25.00 per Item
Mobile Banking	Included
Optional Additional Services	
Bill Pay	
Monthly Maintenance	\$0.00 per Month
Bill Payments	\$0.00 per Item
Expedited Payments	Same Day Bill Pay (Electronic) - \$4.95 per Item Overnight Check - \$14.95 per Item
Fraud Inspector [®]	
Monthly Maintenance	\$0.00 per Month
Reversals	Included
ACH Services	
Monthly Maintenance	\$30.00 per Month
Transactions	ACH Payments - \$1.00 per Item ACH Tax Payments - \$2.50 per Item
Reporting	ACH Returns/NOC Report - \$5.00 per Month
Online Payroll	
Standard Fees	
Monthly Maintenance ^{2,3}	\$50.00 per Month
Employees Over 50	\$2.00 per Additional Employee per Month
Exception Fees	
Manual Adjustments ⁴	\$150.00 per Adjustment
Missing Employer ID ⁵	\$100.00 per Payroll
Direct Deposit Reversal	\$50.00 per Item Reversal
Terminated Service Reporting	\$50.00 per Report
Non-sufficient Funds ⁶	\$35.00 per Day
Exception Processing ⁷	\$40.00 per Exception
Special Requests	\$75.00 per Hour
Payroll Re-run	\$75.00 per Payroll

All fees and limits are per calendar month. The fees stated above are effective for services received and activity occurring on and after January 1, 2016.

¹The number of included Reported Transactions in a month is based on the account designated as the primary/billing account. For example, with three business deposit accounts set up in Online Cash Manager with Total Business Banking as the primary/billing account, the total included Reported Transactions in a month for all business deposit accounts is 300.

²The service includes unlimited direct deposit to any account, all tax calculation and filings, year-end services, new hire reporting, and HR Advisor. There is no per payroll fee. Savings accounts and businesses with greater than 100 employees are not eligible. No per check charges apply to the payroll service, however per check charges may apply to your checking account. Fees for service commence when Company receives electronic communication confirming Online Payroll set-up is complete.

³Upon termination of the service, fees may apply for continued tax filings or continued access to online reports requested by Company. Specific notice of termination related to Online Payroll must be given to Bank by Company. Such notice is separate and distinct from notice of termination of Online Cash Manager.

⁴Adjustments to set-up after first payroll is processed that must be made by SunTrust; e.g., recreating prior wages that were not provided at initial set-up, entity change, and quarterly amended returns (does not include general ongoing self-service maintenance such as pay amount, employee, or deduction changes).

⁵Per payroll per Employee ID Number not received for greater than 30 days after set-up; required for tax filing purposes.

⁶Charged per day funds remain unavailable in the account for the total amount of the ACH file, including employee direct deposit and taxes.

⁷Exceptions include direct deposit returns, traced deposits per employee, phone/fax in payroll per request, corrected W2 per W2, replacement of quarterly/annual reports per report.



How to Read an Account Analysis Statement for Online Cash Manager and Optional Additional Services*

Potential fees associated with Online Cash Manager and optional additional services are incurred on a monthly basis. Fees are withdrawn from your designated billing account on the 14th business day of the month, and are displayed in your account activity and on your bank statement as one amount labeled “Account Analysis Fee”. Potential fees will only be incurred once you have read and accepted the Online Cash Manager Service Agreement by checking the box indicating you have read the agreement, and clicking the *Accept* button.

To view the detail of account analysis fees, you may access your analysis statement in Online Cash Manager under the *Accounts* tab by selecting your billing account from the *Accounts* drop-down menu, and clicking the *View Statements* button. Then, click the hyperlink of the statement you wish to view.

To assist in understanding how account analysis charges are itemized, a summary of volume and pricing is displayed on the account analysis statement.

1. “Services Provided For This Period” details the specific services utilized during the month.
 - A. “Volume” denotes the quantity of each service item for the month.
 - B. “Unit Price” for each service item. This may be zero, based on service fee or deposit account type.
 - C. “Svc Charges” (Service Charges) are calculated using (Volume x Unit Price)**.

1	A	B	C
Services Provided For This Period	Volume	Unit Price	Svc Charges
ACH Services			
OCM ACH Item Originated	5	1.0000	\$5.00
		subtotal:	\$5.00
Online Cash Manager			
OCM Monthly Maintenance	1	0.0000	\$0.00
OCM Account Maintenance	3	0.0000	\$0.00
OCM Account Maintenance	1	5.0000	\$5.00
OCM Reported Items	100	0.0000	\$0.00
OCM Reported Items	25	0.3500	\$8.75
OCM Bill Payments	25	0.0000	\$0.00
OCM Fraud Inspector Module	1	0.0000	\$0.00
OCM ACH Module	1	30.0000	\$30.00
OCM Bill Pay Module	1	0.0000	\$0.00
OCM Images Viewed	24	0.0000	\$0.00
OCM Stop Payments	1	25.0000	\$25.00
OCM Account Transfers	2	0.0000	\$0.00
OCM Mobile Banking Module	1	0.0000	\$0.00
OCM Mobile Banking Per User	2	0.0000	\$0.00
		subtotal:	\$68.75
Online Payroll Services			
Online Payroll Monthly Maint	1	50.0000	\$50.00
Online Payroll Employees Over 50 [1 - 50]	50	0.0000	\$0.00
Online Payroll Employees Over 50 [51+]	2	2.0000	\$4.00
		subtotal:	\$54.00
Total:			\$127.75

*Optional additional services include Bill Pay, Fraud Inspector®, ACH Services, and Online Payroll.

For analyzed account types, an additional *Balance Required* column will be displayed on your account analysis statement. This column shows the level of average available balance needed to offset the individual service fee. At the end of each month, SunTrust sets an Earnings Credit Rate (ECR). Using the SunTrust ECR, we calculate the value of earnings credit on the balances (sometimes referred to as “value of balances”) in your account, and apply that value against service activity fees. SunTrust uses the following calculation to determine the amount of available balances required to offset service charges: **Service Fee ÷ Earnings Credit Rate x Days in the Year ÷ Days in the Month = Balances Required to Offset Service Charges.