

# Online Cash Manager Fee Schedule



## Online Cash Manager

The following fees apply to Online Cash Manager setups using a billing account type that is not eligible for an Earnings Credit Rate<sup>2</sup>

Monthly Maintenance	\$0.00 per Month Account Access, Accounts, Reported Transactions, Images, Online Statements <sup>1</sup> , Transfers, Mobile Banking Included
Stop Payments	\$25.00 per Item

The following fees apply to Online Cash Manager setups using a billing account type that is eligible for an Earnings Credit Rate<sup>2</sup>

Monthly Maintenance	\$0.00 per Month Account Access, Images, Online Statements <sup>1</sup> , Transfers, Mobile Banking Included
Stop Payments	\$25.00 per Item
Accounts	\$5.00 per Business Deposit Account per Month
Reported Transactions <sup>3</sup>	\$0.35 per Transaction per Month

## Optional Additional Services

### Bill Pay

Monthly Maintenance & Bill Payments	\$0.00 per Month
Expedited Payments	Same Day Bill Pay (Electronic) - \$4.95 per Item Overnight Check - \$14.95 per Item

### Fraud Inspector<sup>®</sup>

Monthly Maintenance & Reversals	\$0.00 per Month
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### ACH Services

Monthly Maintenance	\$30.00 per Month
Transactions	ACH Payments - \$1.00 per Item ACH Tax Payments - \$2.50 per Item
ACH Returns/NOC Report	\$5.00 per Month

### Online Payroll

#### Standard Fees

Monthly Maintenance <sup>4,5</sup>	\$50.00 per Month
Employees Over 50	\$2.00 per Additional Employee per Month

#### Exception Fees

Manual Adjustments <sup>6</sup>	\$150.00 per Adjustment
Missing Employer ID <sup>7</sup>	\$100.00 per Payroll
Direct Deposit Reversal	\$50.00 per Item Reversal
Terminated Service Reporting	\$50.00 per Report
Non-sufficient Funds <sup>8</sup>	\$38.00 per Day
Exception Processing <sup>9</sup>	\$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, 2018.

<sup>1</sup>Online statements are provided through Online Cash Manager each statement cycle. The selection to no longer receive paper account statements through U.S. mail must be made within Online Cash Manager. Paper statement fees may apply to certain accounts and are disclosed on the Business Deposit Account Fee Schedule. Online Cash Manager is required to access paperless online statements and all users designated as a Company System Administrator must have valid email addresses setup within Online Cash Manager.

<sup>2</sup>Account types using an Earnings Credit Rate include: ABL Restricted Account (Blocked & Non-Blocked), Analyzed Business Checking, Analyzed Interest Checking, Business Checking, Business Checking Restricted, Business Money Market, Debtor in Possession Checking, Due to Foreign Banks, Pub Funds Analyzed Checking, Public Funds Advantage (NOW, NOW CDA, & NOW CPR), US Depositories. Contact your SunTrust banker for questions regarding your Online Cash Manager billing account type.

<sup>3</sup>A Reported Transaction is a debit or credit posting to a business deposit account. The OCM Reported Transactions reported in a month is a total of debits and credits for ALL business deposit accounts associated to each Online Cash Manager setup.

<sup>4</sup>The 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 validates payroll information in the Online Payroll application.

<sup>5</sup>Upon 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.

<sup>6</sup>Adjustments 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).

<sup>7</sup>Per payroll per Employee ID Number not received for greater than 30 days after set-up; required for tax filing purposes.

<sup>8</sup>Charged per day funds remain unavailable in the account for the total amount of the ACH file, including employee direct deposit and taxes.

<sup>9</sup>Exceptions 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.

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## 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 14<sup>th</sup> 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
<b>ACH Services</b>			
OCM ACH Item Originated	5	1.0000	\$5.00
		<b>subtotal:</b>	<b>\$5.00</b>
<b>Online Cash Manager</b>			
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
		<b>subtotal:</b>	<b>\$68.75</b>
<b>Online Payroll Services</b>			
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
		<b>subtotal:</b>	<b>\$54.00</b>
<b>Total:</b>			<b>\$127.75</b>

\*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.**