## Online Cash Manager Fee Schedule

### Online Cash Manager

The following fees apply to Online Cash Manager setups using a billing account in the following list of account types: Simple Business Checking, Primary Business Checking, Total Business Banking, SunTrust Business Advantage Plus, Business Advantage Money Market Account, or any other account type that is not eligible for an Earnings Credit Rate.

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Maintenance</td>
<td>$0.00 per Month</td>
</tr>
<tr>
<td>OCM Stop Payments</td>
<td>$25.00 per Item</td>
</tr>
</tbody>
</table>

### Optional Additional Services

#### Bill Pay

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Maintenance &amp; Bill Payments</td>
<td>$0.00 per Month</td>
</tr>
<tr>
<td>Expedited Payments</td>
<td>Same Day Bill Pay (Electronic) - $4.95 per Item</td>
</tr>
</tbody>
</table>

#### Fraud Inspector®

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Maintenance &amp; Reversals</td>
<td>$0.00 per Month</td>
</tr>
</tbody>
</table>

#### ACH Services

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Maintenance</td>
<td>$25.00 per Month</td>
</tr>
<tr>
<td>Transactions</td>
<td>ACH Payments - Items 1-25 $0.00 and Items 26+ $1.00 per item</td>
</tr>
<tr>
<td>ACH Returns/NOC Report</td>
<td>$5.00 per Month</td>
</tr>
</tbody>
</table>

#### Online Payroll

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Maintenance³</td>
<td>$50.00 per Month ($55.00 per month, Effective 1/1/2020)</td>
</tr>
<tr>
<td>More than 50 Employees⁴</td>
<td>$2.00 per Additional Employee per Month</td>
</tr>
</tbody>
</table>

#### Exception Fees

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payroll Adjustments³</td>
<td>$150.00 per Adjustment ($155.00 per Adjustment, Effective 1/1/2020)</td>
</tr>
<tr>
<td>Missing Employer ID⁴</td>
<td>$100.00 per Payroll ($105.00 per Payroll, Effective 1/1/2020)</td>
</tr>
<tr>
<td>Direct Deposit Return⁵</td>
<td>$40.00 per Item Returned ($45.00 effective 1/1/2020)</td>
</tr>
<tr>
<td>Direct Deposit Reversal⁶</td>
<td>$50.00 per Item Reversal ($55.00 effective 1/1/2020)</td>
</tr>
<tr>
<td>Non-sufficient Funds⁶</td>
<td>$38.00 per Day</td>
</tr>
<tr>
<td>Exception Processing⁷</td>
<td>$40.00 per Exception ($45.00 per Exception, Effective 1/1/2020)</td>
</tr>
<tr>
<td>Special Requests⁸</td>
<td>$75.00 per Hour ($80.00 per Hour, Effective 1/1/2020)</td>
</tr>
<tr>
<td>Payroll Re-run⁹</td>
<td>$75.00 per Payroll ($80.00 per Payroll, Effective 1/1/2020)</td>
</tr>
</tbody>
</table>
All fees and limits are per calendar month.

1 Contact your SunTrust Banker, Relationship Manager or Treasury Sales officer for questions regarding your Online Cash Manager billing account type.

2 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.

3 Monthly flat fee for each Tax Identification Number (TIN) a client maintains with its Online Payroll Service Account. The fee includes unlimited direct deposit to any account, all tax calculations and filings, year-end services, new hire reporting, and HR Advisor. The fee does not include Online Cash Manager fees.

4 Monthly, per-employee fee for each employee over the 50 employees included in the Online Payroll monthly maintenance charge.

5 Fee for client-requested adjustments to set-up that must be made by SunTrust after first payroll is processed, such as recreating prior wages that were not provided at initial set-up, entity changes, and changes to quarterly amended-tax returns. Fee is also assessed to clients for amending previously reported tax filings or for changing the reporting entity type, which involves migrating the customer’s set-up to a different Tax ID.

6 Per payroll charge for not providing an Employee Identification Number (EIN) number 30 days after initial payroll setup. The system automatically assesses the charge to each account with a missing EIN. (An EIN number is required for tax filings).

7 Fee for processing a direct deposit transaction (ACH) returned back to client’s account.

8 Fee for client requested, file, batch or transaction reversal or deletion of an Online Payroll file.

9 Daily charge assessed when sufficient funds are not in the client’s available balance to cover an Online Payroll file. Your available balance is the amount of money in your account that is currently available for you. The available balance reflects any processed and pending transactions, and any holds.

10 Charge applies to any of the following: manually processing payroll via phone or fax, correcting W2 or 1099 statements after year-end (charge is per W2/1099), replacing previously provided quarterly/annual reports (charge is per-report) or tracing deposits (charge is per deposit traced).

11 Per-hour charge assessed for requesting auditing assistance with federal, state or local agencies or other ad-hoc requests.

12 Charge incurred by the client when payroll submission is received and processed by SunTrust after the standard deadline.
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 example of an 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).

   ![Account Analysis Statement Example](image)

*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.