



SERVICES AND FEES BUSINESS ACCOUNTS

DEPOSIT SERVICES					
Overdraft fee ¹	\$29.00 per paid item, \$29.00 per returned item ²				
Continuous overdraft fee ³	\$5.00 daily after three consecutive business days overdrawn				
ACH returned item (NOR)	\$6.00 per item				
Returned deposited item (redeposited), exclude sole proprietors	\$6.00 per item				
Returned deposited item (chargeback), exclude sole proprietors	\$6.00 per item				
Stop payment	\$22.00; \$18.00 Commercial Advantage/Business Essentials				
Research (minimum charge of \$15.00)	\$25.00 per hour				
Collection items/non-cash items ⁴	\$25.00				
Checking overdraft protection tied to money market, savings, or other checking account	Prices vary, contact your Alerus representative				
Currency orders	\$5.00 per order + \$.60 per strap; \$.10 per roll				
Statement balancing (minimum charge of \$15.00)	\$25.00 per hour				
Image statement with front and back of checks	\$10.00 per month				
Special cut-off statements	\$10.00 per month				
Paper statement	\$5.00 per month per account				
Duplicate statement copies	\$5.00 per month per account				
Debit card ⁵	No charge				
Cashier's check	\$3.00				
Customized checks	Prices vary per style				
Counter checks	\$1.00 per check				
Non-standard deposited items (foreign checks and deposits and other items requiring special clearing)	\$2.00 per item				
DORMANT ACCOUNTS					
Checking (no activity for one year)	\$10.00 per month				
Savings (no activity for two years)	\$10.00 per quarter				
WIRE TRANSFERS					
Outgoing domestic	\$22.00; \$16.00 through online banking				
Outgoing international – USD or foreign currency ⁶	\$50.00; \$45.00 through online banking				
Incoming	\$12.00				
Returned wire fee	\$25.00				
OTHER SERVICES					
Notary service	No charge				
Cash advance (includes Visa, MasterCard, Discover, and American Express) ⁷	No charge				
Foreign currency exchange	\$15.00				
Legal process fee (including levies, garnishments, and other requests for information from law enforcement agencies)	\$75.00				
SAFE DEPOSIT BOX (available at select locations)					
3x5 ⁸	\$40.00	5x10 ⁸	\$75.00	14x15 ⁸	\$185.00
5x5 ⁸	\$60.00	7x10 ⁸	\$100.00	Compartment	\$185.00
3x10 ⁸	\$60.00	10x10 ⁸	\$130.00	Drill fee	\$150.00
4x10 ⁸	\$70.00	10x14 ⁸	\$150.00	Lost replacement key	\$100.00

¹ The overdraft fees relate to both checking and savings accounts. Sole proprietor small business checking and sole proprietor business checking are limited to three (\$87) per business day. A fee will not be charged if the amount of the overdrawn balance at the end of the business day is \$50 or less. The fees apply to overdrafts created by checks, in-person and ATM withdrawals, and ACH and debit card transactions.

² Sole proprietor small business checking and sole proprietor business checking accounts will not be charged for returned items. All other commercial accounts are subject to a fee for returned items. Overdraft fees are charged per presentment. If an item is presented for payment more than one time, a fee will be assessed for each instance.

³ A daily overdraft fee will not be charged if the amount of the overdrawn balance at the end of the business day is \$50 or less. If your account is overdrawn for three consecutive business days, we will charge an additional \$5 per business day, beginning on the fourth business day and each business day thereafter until the account has a positive balance. Business days do not include Saturdays, Sundays, or federal holidays.

⁴ See Business Debit Card Agreement Terms and Conditions for additional information.

⁵ This includes coupons, foreign currency, and foreign bank drafts.

⁶ Does not include correspondent bank fees.

⁷ You may be charged a fee from the cardholder, but Alerus doesn't charge a fee.

⁸ Autopay from an Alerus checking account for annual rent is required.