Calder Bank & Trust, N.A.

Treasury Management Services Fee Schedule

Effective 04/01/2026. Supersedes the schedule dated 10/01/2024.

ACCOUNT SERVICES	
Account maintenance, per account, per month	18.00
Consolidated statement, per relationship, per month	25.00
Zero balance account, per subsidiary account, per month	22.00
ACH ORIGINATION	
Monthly base, includes 250 items	110.00
Per item beyond 250	0.11
Same day ACH, per item, in addition to the per item charge	0.45
Return or notification of change, per item	4.50
ACH positive pay, per account, per month	30.00
File transmission via secure FTP, per month	45.00
WIRE TRANSFER	
Domestic outgoing, originated in Treasury Gateway	18.00
Domestic outgoing, originated by telephone or in an office	30.00
International outgoing, USD	45.00
International outgoing, foreign currency	50.00
Incoming, domestic or international	15.00
Repetitive wire template setup, per template	25.00
Wire investigation or trace	40.00
FRAUD CONTROL	
Check positive pay, per account, per month	38.00
Payee positive pay, additional, per account, per month	15.00
Reverse positive pay, per account, per month	28.00
Exception item decision, per item beyond ten per month	1.50

Charges are assessed monthly through account analysis and may be offset by an earnings credit. The earnings credit rate is set at the discretion of the bank and is disclosed on the analysis statement. Services not listed are quoted on request by your treasury management officer.