



December 31, 2024

**Notice of Fee Changes effective 2/1/2025**

We are writing today to advise you that effective 2/1/2025, Small Business Bank is updating our Schedule of Usage Fees. You will find the updated schedule attached with this letter.

We have worked diligently to keep our usage fees as low as possible for our small business customers. After careful analysis, we have determined that we need to adjust our usage fees to be able to continue to maintain other account benefits for our business customers.

Small Business Bank will continue to provide free business checking accounts with no minimum balance required. You will only see fees when you are using a service listed on the fee schedule enclosed with this letter. And Small Business Bank continues to offer highly competitive rates on our business high-yield savings accounts\* with no minimum deposit, no minimum balance and no monthly maintenance fees.

We appreciate the opportunity to serve our small business customers and will continue to work to provide the best value for your business banking needs. If you have additional questions or need additional assistance, contact Customer Service at 855-635-9696.

\*Business High-Yield Savings account rate as of 12/31/2024 is 3.66% APY, with no minimum deposit, no minimum balance and no monthly fees. This is a variable rate business account; interest rates subject to change at any time without prior notice. Rates are subject to change on any day. Fees could reduce earnings on the account.

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**13423 W. 92<sup>nd</sup> St, Lenexa, KS 66215**  
**Customer Care: 855-635-9696**

**Member**  
**FDIC**



## Schedule of Usage Fees

Fee Type	Amount
Overdraft Fee	\$ 25.00
Incoming Domestic Wire	\$ 20.00
Outgoing Domestic Wire	\$ 35.00
Incoming International Wire	\$ 65.00
Stop Payment Fee	\$ 25.00
Same-Day ACH	\$ 15.00
Next-Day ACH	\$ 10.00
Cashier's Check Fee <sup>1</sup>	\$ 10.00
Send Money Fee <sup>1</sup>	\$ 5.00
Check Print Fee (Counter Checks) <sup>1</sup>	\$ 2.00
Business Check Stock per check	\$ 1.00
Check Image (Mobile Deposit) Fee	\$ 0.10
Research Fee <sup>2</sup>	\$ 30.00
Returned Item Fee <sup>3</sup>	\$ 15.00
Dormant Account Fee (monthly) <sup>4</sup>	\$ 10.00
Paper Statement Fee	\$ 5.00
Tax Levies/Garnishments	\$ 50.00

1- First item each month is free of charge. Every item after that will be charged at the rate included in this sheet.

2- Fee is per hour with a one hour minimum.

3- Items can include deposited checks, outgoing ACH (debit or credit) or outgoing wire.

4- Dormant account is defined as an account with no activity for the previous 12 months.

5- All fees are on a per unit basis with the exception of dormant account fees, which are assessed on a monthly basis

Fees Effective 2/1/2025