

Commercial Fee Disclosure

Free Business Checking

Monthly Service Charge	\$0
# of Free Transactions per month	50
<i>Checks written, deposits, deposited items, and ACH debits and credits count as a transaction</i>	
Excess Transaction Fee	\$0.35 per item over 50
Excess Transaction Service Fee (over 50 per month)	\$10 per month
Business Debit Card	Free
Business Online Banking (See Disclosure)	Free
Business Online Bill Pay	\$5.95 per month

Business Essentials Checking

Allows the total relationship for loan and deposit accounts to be taken into consideration when calculating the checking service charge. Relationship balance includes checking and loan balances only.

Monthly Service Charge	\$25
<i>Waived with a \$25,000 relationship (checking & loan) balance</i>	
# of Free Transactions per month	250
<i>Checks written, deposits, deposited items, and ACH debits and credits count as a transaction</i>	
Excess Transaction Fee	\$0.35 per item over 250
Business Debit Card	Free
Business Online Banking (See Disclosure)	Free
Business Online Bill Pay	\$5.95 per month

Interest Business Checking

For the higher volume, or higher balance account. An interest bearing account that also earns credit to offset service charges

Some or all of the following charges may be offset by credit earned from the account balance

Monthly Service Charge	\$10
Deposits	\$0.25
Deposited Items	\$0.08
Checks Written	\$0.10
ACH Credits and Debits	\$0.10
Business Debit Card	Free
Business Online Banking (See Disclosure)	Free
Business Online Bill Pay	\$5.95 per month

Money Market Accounts

Average Daily Balance Below Minimum	\$15 per month
Checks in Excess of 3 During Month	\$15
<i>Will be returned</i>	

Other Fees

Inactive Checking Account	\$10 per month
<i>No activity for 12 months and balance less than \$200</i>	
Overdraft Transfers from Savings	\$5 each
<i>Limit 6 per month</i>	
Overdraft Transfers from MoneyLine	\$4 each
<i>Transfers occur in increments of \$200</i>	

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Other Fees (Cont'd)

Non-Sufficient Funds (NSF)

NSF fee is imposed for overdrafts due to ATM, check, debit card, or by other electronic means

1 - 3 per calendar year \$37 each

4 + per calendar year \$39 each

Return Item Due to Regulation D limit

(Regulation D limit is more than six electronic transactions per month)

1 - 3 per calendar year \$37 each

4 + per calendar year \$39 each

Returned Deposited Item

\$25 each

(Payable to FORUM or payee)

Returned Deposited Item

\$8 each

Stop Payment

\$27 each

Statement Copy or History

\$5 per month

Official Check

\$3 each

Counter Checks

\$0.50 each

Reopen Account

\$50

Closed by FORUM due to adverse usage

Reconciliation / Research of all Accounts

\$30 per hour

Minimum charge \$30

Garnishment Fee & Court Hold Order

\$20 each

Accounts Coded "Need Address"

\$5 per month

Outgoing Domestic Wires

\$20

Incoming Wires

\$10

Outgoing International Wires

\$45

Foreign Item Transaction

\$25

MasterCard Currency Conversion

Up to 1%

Based on total transaction amount

MasterCard Issuer Cross-Border

Up to 1%

Based on total transaction amount

ATM

Reissue of Card and PIN

\$10

Non-FORUM ATM

Balance Inquires/Withdrawals/Transfers

\$2 each

Empty Envelope Deposit

\$50

Safe Deposit and Self Storage Boxes

Boxes not available at Broad Ripple, Hazel Dell, or Monument Circle locations.

Sizes and availability vary by branch.

2 x 5 x 22 \$30

3 x 5 x 22 \$40

3 x 10 x 22 \$45

5 x 5 x 22 \$50

5 x 10 x 22 \$60

10 x 10 x 22 \$110

Lost Key Replacement \$15 each

Box Drill \$125