

Schedule of Fees for Business Accounts

This Schedule of Fees for Business Accounts (“Schedule of Fees”) applies to all business deposit accounts. Fees in this Schedule of Fees are per item or per occurrence unless otherwise noted. For information about fees, rates and other services not covered in this Schedule of Fees please contact us. We may change the fees and services described in this Schedule of Fees from time to time. You will be notified of any changes in accordance with the terms and conditions set forth in our Depositor’s Agreement. Please note that fees for your account may be different than those listed in this Schedule of Fees based on your overall relationship with us.

SERVICE	FEE DESCRIPTION	FEE AMOUNT
ATM CARD AND DEBIT CARD FEES	<i>Fees are assessed per withdrawal, deposit, transfer, payment and balance inquiry. Please note that not all ATMs accept deposits.</i>	
	ATM Access-BankUnited ATM	No charge
	ATM Access-Non-BankUnited ATM <i>(A \$2.50 fee will be charged for each transaction performed at a non-proprietary ATM. Fees charged by the ATM owner/operator may also apply.)</i>	\$2.50
COLLECTIONS	Domestic – Outgoing	\$15
	Domestic – Incoming	\$15
	Foreign Clean Collection	\$50
	Tracers	\$25
	Return Items <i>(Out-of-Pocket and Correspondent Bank Fees May Apply)</i>	\$25
COUPON REDEMPTION	Per Envelope	\$7.50
	Returned Unpaid	\$25
FOREIGN CHECK CLEARING	Cash Letter	\$10
	Return Items <i>(Correspondent Bank Return Item Fee May Apply)</i>	\$25
OFFICIAL (CASHIERS) CHECKS	Depositors	\$10
	Exchange Check	\$20
RESEARCH	Account Research (per hour)	\$25
	Statement Copy (per page)	\$2
	Copy of Check Images or Other Items (per item)	\$2
SAFE DEPOSIT BOXES	<i>Annual Rental Fee Varies By Size:</i>	
	Safe Deposit Box Lost Key	\$20
	Late Payment	\$10
	Drilling	\$150

SERVICE	FEE DESCRIPTION	FEE AMOUNT
LEGAL PROCESSING FEE	Legal Processing Fee	\$100
STATEMENT	Special/Interim	\$10
	Reconciliation (per hour)	\$25
WIRE TRANSFERS	Domestic – Incoming	\$15
	Domestic – Outgoing	\$25
	Foreign – Incoming	\$25
	Foreign – Outgoing	\$45
	E-mail Notification of Wire Transfer	\$1
	Intra-Bank Wire Transfer	\$5
	Foreign Currency Wire	\$45
OVERDRAFT FEES*	Overdrawn Account Balance (per day account is overdrawn)	\$4
	Overdraft Protection Sweep (per sweep)	\$5
	<i>Items Paid or Returned Due To:</i>	
	Insufficient Funds	\$35
	Uncollected Funds	\$35
OTHER CHARGES	Accounts Closed Before Six Months	\$15
	Account Verification (per form)	\$20
	Audit Confirmation (per form)	\$20
	Account Transfer	\$5
	Check Printing	Contact us for details
	Foreign Draft	\$25
	Notary Public	\$2
	Stop Payments (check, ACH)	\$30
	Redeposited Item	\$5
	Deposited/Returned Item	\$10
	Dormant Checking Account (per month) (after 24 months of inactivity)	\$15
	Dormant Savings Account (per month) (after 24 months of inactivity)	\$15
	Counter Check	\$1
	Special Instruction Fee	\$4
BUSINESS BUNDLE TIER 2	Bundle base fee includes BankUnited Lynx Tier 2, Mobile App and Bill Pay with ONE of the following modules: Wire Module, ACH Module, Desktop RDC or ACH Alerts (one account)	\$25
	Per Additional Module: Wire Module, ACH Module, Desktop RDC or ACH Alerts (per account)	\$10
	Per Additional Module: Positive Pay, Reverse Positive Pay, or Payee Positive Pay (per account) †	\$25 first acct (\$15 each add'l acct)

*Fees may be applicable to overdrafts caused by checks, withdrawals or electronic transactions. Fees subject to change without notice. Special services may result in additional fees. An Insufficient or Uncollected Funds Fee, as applicable, will be charged each time an item is presented when your account does not have sufficient funds, whether or not we pay the item. Thus, you may be charged multiple Insufficient or Uncollected Funds Fees in connection with a single item that has been presented and returned for insufficient funds multiple times. Please refer to your product disclosures.

† Denotes new or revised service fee effective January 1, 2024.

SERVICE	FEE DESCRIPTION	FEE AMOUNT	
BUSINESS BUNDLE TIER 2, continued	<i>eCheck:</i>		
	Monthly Fee †	\$25	
	Per Check (over 30) †	\$1	
BANKUNITED LYNX TIER 1	Tier 1 balance reporting, transfers, stop payments, eStatements and Bill Pay	No monthly charge (Up to 5 accounts)	
BANKUNITED LYNX TIER 3	Tier 3 Implementation	\$75	
	Tier 3 Client (monthly)	\$40	
	Tier 3 Account Access (monthly per account)	\$7	
	eSolutions Account Management Portal	\$225	
	<i>Add-on Modules/Services:</i>		
	Intra-Bank Wire Transfer	\$5	
	Wire Transfer Module	\$50	
	Wire Transfer Module-Small Business	\$30	
	International Wire Transfer (outgoing)	\$25	
	Domestic Wire Transfer (outgoing)	\$15	
	International Wire Transfer (outgoing)-Small Business	\$5	
	Domestic Wire Transfer (outgoing)-Small Business	\$5	
	Wire Template (per template)	\$.60	
	Future Dated Wire Cancellation	\$25	
	Storage (per item)	\$.08	
	Internal Transfer (per item)	\$2	
	Batch Money Transfer Implementation	\$200	
	Batch Money Transfer (monthly)	\$100	
	Wire Drawdowns Implementation	\$200	
	Wire Drawdowns (monthly)	\$100	
	Cash Concentration Module	\$40	
Direct Connect (monthly)	\$25		
Book Transfer Import Module (monthly)	\$50		
Intraday Detail Reporter (monthly)	\$50		
eSOLUTIONS	Implementation	\$100	
	Monthly Fee (per account)	\$75	
	Sunrise Report (monthly) (per user/up to 5 accounts)	\$50	
	Sunrise Report Additional Account (monthly)	\$5	
	Sunrise Report (per report)	\$1	
	Previous Day Balance Reporting File (monthly)	\$50	
	Previous Day Balance Reporting (per item)	\$.02	
	Intraday ERP Interface (monthly)	\$50	
	ACH NOC Reporting Service (monthly)	\$20	
	ACH NOC Report (per report)	\$2	
	ACH EDI Reporting Service (monthly)	\$20	
	ACH EDI Report (per report)	\$2	

† Denotes new or revised service fee effective January 1, 2024.

SERVICE	FEE DESCRIPTION	FEE AMOUNT	
eSOLUTIONS, continued	ACH Return Reporting Service (monthly)	\$20	
	ACH Return Report (per report)	\$2	
	Swift Statement Reporting Implementation	\$100	
	Swift Statement Reporting (monthly)	\$20	
	Swift Statement Reporting (per account)	\$3	
DEPOSIT ACCOUNT CONTROL AGREEMENT (DACA)	Initial Set Up (per agreement)	\$1,000	
	Monthly Fee (per account)	\$750	
ACH APPLICATIONS	ACH Monthly Maintenance	\$30	
	Same Day ACH Monthly Maintenance (additional)	\$10	
	ACH Pass Thru File (per file)	\$5	
	ACH Batch File (per file)	\$5	
	Corporate to Consumer Credit/Debit	\$.20	
	Corporate to Corporate Credit/Debit	\$.20	
	Corporate to Consumer Credit/Debit-Small Business	\$.10	
	Corporate to Corporate Credit/Debit-Small Business	\$.10	
	Same Day-Corporate to Consumer Credit/Debit	\$1.50	
	Same Day-Corporate to Corporate Credit/Debit	\$1.50	
	Fed Payments Returns/NOC Reporter (monthly)	\$20	
	Fed Payments EDI Reporter (monthly)	\$20	
	Fed Payments Reporting (per report)	\$2	
	ACH Encrypted Email Notification (per email)	\$1	
	<i>Additional Pricing Components:</i>		
	ACH Special Handling (per event)	\$30	
	ACH Batch Delete/Reversal (per event)	\$30	
	ACH File Delete/Reversal (per event)	\$30	
	ACH Item Delete/Reversal (per item)	\$5	
	ACH Notification of Change Correction (per item)	\$3	
Return Item/Notification of Change (per item)	\$3		
NACHA Unauthorized Returns (per item)	\$5		
ACH FRAUD CONTROL	ACH Alerts Client Setup	\$40	
	ACH Alerts Client (monthly)	\$20	
	ACH Alerts Client Account Setup	\$5	
	ACH Alerts Monthly (per account)	\$25	
	ACH Alerts Email Message (per email)	\$1	
	ACH Alerts Text Message (per text)	\$.10	
	ACH Alerts Written Statement Completion (per item)	\$2	
	ACH Alerts Written Statement Retrieval (per request)	\$10	
	ACH Alerts Add to Approved List	\$1	
	ACH Alerts Add to Blocked List	\$1	
	ACH Alerts User Return	\$1	
	ACH Alerts User Approve	\$1	
	ACH Block Monthly (per account) †	\$10	
	ACH Fraud Filter (per item)	\$5	

† Denotes new or revised service fee effective January 1, 2024.

SERVICE	FEE DESCRIPTION	FEE AMOUNT
DIRECTBILLER	Express Package Implementation †	\$70
	Express Package Monthly †	\$70
	Light Package Implementation †	\$225
	Light Package Monthly †	\$150
	Light Package with Enrollment †	\$215
	Full package Implementation †	\$1,200
	Full Package Monthly †	\$450
	Transaction (per item) †	\$0.28
	Over 50,000 items †	\$0.21
	Gateway (per item) †	\$0.28
	Over 50,000 items †	\$0.21
	ACH Account Validation (per item) †	\$0.25
	Full Package PDF Presentment (per item) †	\$0.07
	Bills Loaded – ALIASWIRE †	\$0.01
	Bill Accessed – ALIASWIRE (per item) †	\$0.21
	Over 50,000 items †	\$0.18
	Over 250,000 items †	\$0.14
	Over 500,000 †	\$0.11
	IVR Set-Up †	\$350
	IVR Monthly †	\$350
	IVR Standard per Minute †	\$0.18
	SMS Text †	\$0.10
	API Integration Set-Up †	\$1,050
	API Monthly †	\$500
	Additional CSR Monthly †	\$25
	Additional CSR Set of 5 †	\$75
	Client Enrollment Set-Up/Monthly †	\$75
	SMS Text 2Pay Long Code # †	\$75
	SMS Text 2Pay Dedicated # †	\$550
	SMS Text 2Pay Vanity Short Code †	\$550
	Long Code # †	\$75
	Dedicated Short Code # †	\$1,750
	Dedicated Vanity Short Code # †	\$2,500
	Text Message (per text in or outbound) †	\$0.10
	Single Sign On Integration Set-Up/Monthly †	\$3,000
	SFPTP Set-Up †	\$140
	SFPTP Monthly †	\$80
	B2B Set-Up †	\$350
	B2B Monthly †	\$280
	RTP Monthly †	\$140
	SFTP Set-Up †	\$140
SFTP Monthly †	\$85	
Redirect Set-Up †	\$3,500	
Redirect Monthly †	\$350	

† Denotes new or revised service fee effective January 1, 2024.

SERVICE	FEE DESCRIPTION	FEE AMOUNT
ECHECK	Implementation †	\$75
	Monthly †	\$40
	Check (per item-tiered) †	\$1
	Over 1,500 items †	\$.85
	Over 2,500 items †	\$.65
CASH SERVICES	Vault Maintenance (monthly)	\$125
	Deposits	\$2
	Currency Deposit Loose Bills	\$.03
	Currency Deposit Per Thousand	\$.65
	Mixed Currency Deposit Bag (Over \$2)	\$4.25
	Coin Deposit Bag (Full) †	\$9.66
	Coin Deposit Bag (Mixed)	\$7.50
	Check Deposit	\$2.50
	Standing Change Order	\$5.75
	Automatic Change Order	\$2.75
	Manual Change Order	\$15
	Late Change Order	\$20
	Currency Order – Full Strap †	\$.75
	Currency Order – Loose Bills	\$.03
	Change Order – Full Bag	\$4
	Change Order – Mix Bag	\$6
	Roll Coin (per roll)	\$1.10
	Box Coin (per box)	\$3.50
	Deposit Pickup	\$2
	Deposit Correction	\$5
	Copies (per request)	\$5
	Fax Notification	\$10
	Emergency Order	\$50
	Research (per hour)	\$15
	Envelopes (per envelope) †	\$.90
		<i>Arrangement for pick-up and delivery of shipment is made by the customer with the armored courier company.</i>
IMAGE LOCKBOX SERVICES	Lockbox Implementation	\$225
	Lockbox File Programming	\$300
	Remote Lockbox Implementation	\$125
	Look Up File Match Implementation	\$350
	Retail/Wholesale Lockbox (monthly)	\$175
	Remote Lockbox (monthly)	\$150
	Additional Scanning Site (per site)	\$50
	Shadow Lockbox	\$60
	Monthly Portal Access	\$100
	Monthly File Transfer	\$250
	Monthly SFTP Transmission	\$300
	Monthly Image File PDF	\$275
	Monthly Exception Processing	\$150
	Stop File Maintenance	\$60
	Courier Fee	\$150
	Monthly/Annual P.O. Box †	Current Postal Rate

† Denotes new or revised service fee effective January 1, 2024.

SERVICE	FEE DESCRIPTION	FEE AMOUNT
IMAGE LOCKBOX SERVICES, continued	Electronic Bill Pay Monthly	\$150
	Deposit (per item)	\$.60
	Retail/Remote Items (per item)	\$.70
	Wholesale Items (per item)	\$1
	Special Handling Check (per item)	\$.15
	Payee Check (per item)	\$.15
	Exception Processed by Vendor	\$1.15
	Exception Processed by Client	\$.75
	Misread Repair (per item)	\$.20
	Web Repair (per item)	\$.70
	Multi-Coupon (per check item)	\$.40
	Return/Unprocessed Item	\$1.20
	Document Image	\$.48
	Document Image (per additional page)	\$.15
	Data Entry (per field)	\$.15
	Package Prep	\$2.50
	Incoming Express Package	\$4
	No Coupon Items	\$.65
	Look Up File Match (per matched item)	\$.15
	Long Term Archive	\$.10
	Electronic Bill Pay (per item)	\$.30
	Electronic Bill Pay (per reversal)	\$1
	<i>Additional Lockbox Services Available for Healthcare Processing</i>	
ZERO BALANCE ACCOUNT	Master Account (monthly per account)	\$50
	Concentration Account (monthly per account)	\$30
	Subsidiary Account (monthly per account)	\$15
AUTOMATED BORROWING SERVICE (OD PROTECTIONS)	Monthly Fee (per account)	\$200
CD ROM	Monthly Fee (per account)	\$40
	Per Item	\$.05
	Historical Item (per item)	\$.12
CONTROLLED DISBURSEMENT	Monthly Fee (per account)	\$100
ACCOUNT RECONCILIATION SERVICES	Reconciliation Service Implementation	\$50
	Full Account Reconciliation (monthly)	\$75
	Full Account Reconciliation with Positive Pay (monthly)	\$100
	Full Account Reconciliation with Payee Positive Pay (monthly)	\$125
	Partial Account Reconciliation (monthly)	\$40
	Reconciliation Detail Reporting (monthly)	\$30
	Positive Pay Issue File (monthly)	\$40
	Reconciliation File Correction	\$50
	Reconciliation Paid (per item)	\$.04
	Voids (per item)	\$.10
	Stop Payments (per item)	\$.10
	Deposit Reconciliation (monthly)	\$40
	Deposit Reconciliation (per item)	\$.10

SERVICE	FEE DESCRIPTION	FEE AMOUNT
POSITIVE PAY SERVICES	Reconciliation Service Implementation	\$50
	Reconciliation Paid (per item)	\$.04
	Positive Pay (monthly)	\$40
	Positive Pay Return Exception (per item)	\$2
	Positive Pay Repair Exception (per item)	\$.50
	Positive Pay Late Decision (per item)	\$1
	Positive Pay (per item)	\$.02
	Reverse Positive Pay (monthly)	\$40
	Reverse Positive Pay (per item)	\$.02
	Payee Positive Pay Implementation	\$65
	Payee Positive Pay (monthly)	\$65
	Payee Positive Pay (per item)	\$.06
	BUSINESS BILL PAY	Monthly Fee (per account) (includes 20 payments)
Each Item Over 20		\$1
DATA EXCHANGE	Data Exchange (monthly)	\$100
REMOTE DEPOSIT CAPTURE (RDC)	RDC Implementation	\$50
	RDC Corporate (monthly)	\$100
	RDC Small Business (monthly)	\$30
	RDC Deposit Credited (per deposit ticket)	\$.50
	RDC (per item)	\$.15
	RDC Deposit Credited-Small Business (per deposit ticket)	\$.10
	RDC-Small Business (per item)	\$.10
	RDC Reject (per item)	\$1
	Scanner	Contact us for details
	Image Cash Letter Implementation	\$250
	Image Cash Letter (monthly)	\$100
	Image Cash Letter (per item)	\$.07
REMOTE OFFICIAL CHECK (ROC)	ROC Implementation	\$75
	ROC (monthly)	\$150
	ROC (per item)	\$10
	ROC Stop Payment	\$30
	ROC Check Stock Order	Contact us for details
INSURED SWEEPS (ICS)	ICS (monthly)	\$75
DEPOSIT ADMINISTRATION	Deposit Administration Fee	\$.13 per \$1,000 of average monthly ledger balance