



Schedule of Fees for Business Accounts

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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	Fees are assessed per withdrawal, deposit, transfer, payment or balance inquiry. Please note that not all ATMs accept deposits.	
	ATM Access-BankUnited ATM	No Charge
	ATM Access-Non-BankUnited ATM	\$2.50
	(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.)	
COLLECTIONS	Domestic – Outgoing	\$15
	Domestic – Incoming	\$15
	Foreign Clean Collection	\$50
	Tracers	\$25
	Return Items	\$25
	(Out-of-Pocket and Correspondent Bank Fees May Apply)	
COUPON REDEMPTION	Per Envelope	\$7.50
	Returned Unpaid	\$25
FOREIGN CHECK CLEARING	Cash Letter	\$10
	Return Items	\$25
	(Correspondent Bank Return Item Fee May Apply)	
OFFICIAL (CASHIERS) CHECKS	Depositors	\$10
	Exchange Check	\$20
RESEARCH	Account Research (per hour)	\$25
	Statement Copy (per statement)	\$10
	Copy of Check Images or Other Items (per item)	\$2
SAFE DEPOSIT BOXES	Annual Rental Fee Varies By Size:	
	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 – Small Business Incoming	\$7
	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
REAL TIME PAYMENTS (RTP)	RTP Incoming (per payment received)	\$1
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	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

**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.*

SERVICE	FEE DESCRIPTION	FEE AMOUNT
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	\$400
	<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	\$25
	Domestic Wire Transfer (outgoing) – Small Business	\$8
	Wire Template (per template)	\$.60
	Future Dated Wire Cancellation	\$25
	Storage (per item)	\$.10
	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
DATACHANGE	Implementation	\$100
	Monthly Fee (per account)	\$125
	File Delivery Services [†]	
	Previous Day Balance Reporting File (monthly)	\$100
	Previous Day Balance Reporting Report (per report)	\$5
	ACH NOC Reporting Service (monthly)	\$25
	ACH NOC Report (per report)	\$5
	ACH EDI Reporting Service (monthly)	\$25
	ACH EDI Report (per report)	\$3
	ACH Return Reporting Service (monthly)	\$25
	ACH Return Report (per report)	\$5
	ACH SFT Send Monthly [†]	\$100

[†] Denotes new or revised service fee effective September 1, 2026

Rev. 09/2026

SERVICE	FEE DESCRIPTION	FEE AMOUNT
DATAEXCHANGE (continued)	ACH SFT Send (per file) [†]	\$5
	Image Cash Letter Send Monthly [†]	\$100
	Image Cash Letter Send (per file) [†]	\$5
	Lockbox In Send Monthly [†]	\$100
	Lockbox In Send (per file) [†]	\$5
	Lockbox Receive Monthly [†]	\$100
	Lockbox Receive (per file) [†]	\$5
	Account Recon Receive Monthly [†]	\$100
	Account Recon Receive (per file) [†]	\$5
	<i>SWIFT Services</i>	
	<i>Swift Statement Reporting Implementation</i>	\$100
	Swift Statement Reporting (monthly)	\$75
	Swift Statement Reporting (per account per daily statement)	\$5
	<i>API Services</i>	
	API Service Implementation Fee	\$2,500
	API Service Monthly Fee (per account)	\$10
	API Service Interface Monthly Fee	\$150
	API Payment Pre-Validation (set up fee) [†]	\$150
	API Payment Pre-Validation Call (per call per acct-tiered) [†]	\$.15
	Over 5,000 items	\$.10
	Over 15,000 items	\$.05
	API Service Balance Reporting Monthly Fee	\$50
	API Service Balance Reporting (per item-tiered)	\$.15
	Over 5,000 items	\$.10
	Over 15,000 items	\$.05
	API Service Transaction Reporting Monthly Fee	\$50
	API Service Transaction Reporting (per item-tiered)	\$.15
	Over 5,000 items	\$.10
	Over 15,000 items	\$.05
	API Service Transaction Reporting EIR Call (per call-tiered) [†]	\$.15
	Over 5,000 items	\$.10
	Over 15,000 items	\$.05
	API Service Check & Other Images (per item-tiered)	\$.15
	Over 5,000 items	\$.10
	Over 15,000 items	\$.05
	API Service Statement (per item-tiered)	\$.15
	Over 5,000 items	\$.10
	Over 15,000 items	\$.05
	API Service Book Transfer (per item-tiered)	\$.15

SERVICE	FEE DESCRIPTION	FEE AMOUNT
DATAEXCHANGE (continued)	<i>Over 5,000 items</i>	\$.10
	<i>Over 15,000 items</i>	\$.05
	API Service Wire Transfer per Item Fee (USD domestic)	\$15
	API Service Wire Transfer per Item Fee (USD international)	\$25
DEPOSIT ACCOUNT CONTROL AGREEMENT (DACA)	Initial Set Up (per agreement)	\$1,000
	Monthly Fee (per account)	\$750
	Cash Management Agreement Set Up (per agreement) [†]	\$100
	Cash Management Agreement Monthly (per account) [†]	\$375
ACH APPLICATIONS	ACH Monthly Maintenance	\$30
	Same Day ACH Monthly Maintenance (additional)	\$10
	ACH File: Batch or Pass Thru (per file)	\$5
	ACH Credit/Debit to Corporate or Consumer (per item)	\$20
	ACH Credit/Debit to Corporate or Consumer-Small Business	\$10
	Same Day ACH Credit/Debit to Corporate or Consumer (per item)	\$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
	Additional Pricing Components:	
	<i>ACH Special Handling (per event)</i>	\$30
	<i>ACH Batch Delete/Reversal (per event)</i>	\$30
	<i>ACH File Delete/Reversal (per event)</i>	\$30
	<i>ACH Item Delete/Reversal (per item)</i>	\$5
	<i>ACH Notification of Change Correction (per item)</i>	\$3
	Return Item/Notification of Change (per item)	\$3
	NACHA Unauthorized Returns (per item)	\$5
	ACH Research (per hour)	\$100
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

SERVICE	FEE DESCRIPTION	FEE AMOUNT
ACH FRAUD CONTROL (Continued)	ACH Alerts User Return	\$1
	ACH Alerts User Approve	\$1
	ACH Block Monthly (per account)	\$20
	ACH Fraud Filter (per item)	\$5
ECHECK	Implementation	\$75
	Monthly	\$40
	Title Software Connection (monthly) [†]	\$350
	Check (per item-tiered)	\$1
	Over 1,500 items	\$.85
	Over 2,500 items	\$.65
	Print + Mail (per item tiered)	\$1.55
	Over 1,500 items	\$1.45
	Over 2,500 items	\$1.35
CASH SERVICES	Vault Maintenance (monthly)	\$125
	Deposits	\$3.75
	Currency Deposit Loose Bills	\$.03
	Currency Deposit Per Thousand	\$1.45
	Mixed Currency Deposit Bag (over \$2)	\$4.25
	Coin Deposit Bag (full)	\$9.66
	Coin Deposit Bag (mixed)	\$10
	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	\$.80
	Currency Order – Loose Bills	\$.035
	Change Order – Full Bag	\$4
	Change Order – Mix Bag	\$6
	Roll Coin (per roll)	\$.10
	Box Coin (per box)	\$3.75
	Deposit Pickup	\$2
	Deposit Correction	\$5
	Copies (per request)	\$5
	Fax Notification	\$10
	Emergency Order	\$50
	Research (per hour)	\$15
	Envelopes (per envelope)	\$2.75
	Arrangement for pick-up and delivery of shipment is made by the customer with the armored courier company.	

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Rev. 09/2026

SERVICE	FEE DESCRIPTION	FEE AMOUNT
IMAGE LOCKBOX SERVICES	Lockbox Implementation	\$300
	Lockbox File Programming	\$350
	Remote Lockbox Implementation	\$150
	Look Up File Match Implementation	\$350
	Retail/Wholesale Lockbox (monthly)	\$225
	Remote Lockbox (monthly)	\$150
	Additional Scanning Site (per site)	\$50
	Shadow Lockbox	\$125
	Monthly Portal Access	\$100
	Monthly File Transfer	\$250
	Monthly SFTP Transmission	\$325
	Monthly API	\$225
	Monthly Image File PDF	\$325
	Monthly Exception Processing	\$150
	Stop File Programming	\$325
	Stop File Maintenance	\$125
	Courier Fee	\$150
	Monthly/Annual P.O. Box	Current Postal Rate
	Image File Extract	
	Image Transmission Output file Setup (one time)	\$425
	Image Transmission SFTP/WEB Delivery - Daily File (monthly)	\$350
	ACH Export	
	ACH Export File Setup for Payment Portal (one time)	\$350
	ACH Deposit information Delivered Via SFTP (monthly)	\$550
	EDI/ACH Payment File Import	
	EDI/ACH Payment Import Setup (one time)	\$350
	EDI/ACH payment per Invoice (per invoice)	\$.65
	Integrated Receivables Service	
	Online Portal Implementation - Standard	\$1,000
	Online Payment Portal Maintenance Monthly (Includes paper lockbox)	\$350
	Online Payment Portal per transaction (portal only - Does not include ACH/Merchant Processing fee)	\$.65
	Deposit (per item)	\$.60
	Retail/Remote Items (per item)	\$.75
	Wholesale Items (per item)	\$1
	Special Handling Check (per item)	\$.20
	Payee Check (per item)	\$.20
	Exception Processed by Vendor	\$1.15

SERVICE	FEE DESCRIPTION	FEE AMOUNT
IMAGE LOCKBOX SERVICES (Continued)	Exception Processed by Client	\$.75
	Misread Repair (per item)	\$.20
	Exception Payments	\$.25
	Web Repair (per item)	\$.70
	Multi-Coupon (per check item)	\$.40
	Return/Unprocessed Item	\$1.20
	Document Image	\$.48
	Document Image (per additional page)	\$.20
	Data Entry (per field)	\$.15
	Package Prep	\$2.50
	Incoming Express Package	\$5.25
	No Coupon Items	\$.65
	Look Up File Match (per matched item)	\$.20
	Long Term Archive – 1 Year	\$.12
	Long Term Archive – 7 Year	\$.15
	eLockbox (per item)	\$.49
	eLockbox Maintenance	\$150
	eLockbox Return (per item)	\$7
	eLockbox Reversal (per item)	\$30
	Additional Lockbox Services Available for Healthcare Processing	
ZERO BALANCE ACCOUNT	Master Account (monthly per account)	\$50
	Concentration Account (monthly per account)	\$30
	Subsidiary Account (monthly per account)	\$15
	Zero Balance Transfer Debit (per item)	\$.10
	Zero Balance Transfer Credit (per item)	\$.10
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 (per account)	\$5
	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

SERVICE	FEE DESCRIPTION	FEE AMOUNT
ACCOUNT RECONCILIATION SERVICES (Continued)	Reconciliation Paid (per item)	\$.07
	Voids (per item)	\$5
	Stop Payments (per item)	\$5
	Deposit Reconciliation (monthly)	\$40
	Deposit Reconciliation (per item)	\$.10
POSITIVE PAY SERVICES	Reconciliation Paid (per item)	\$.07
	Positive Pay Implementation (per account)	\$5
	Positive Pay (monthly)	\$40
	Positive Pay Return Exception (per item)	\$5
	Positive Pay Repair Exception (per item)	\$.50
	Positive Pay Late Decision (per item)	\$1
	Positive Pay (per item)	\$.02
	Reverse Positive Pay Implementation (per account)	\$5
	Reverse Positive Pay (monthly)	\$40
	Reverse Positive Pay (per item)	\$.05
	Payee Positive Pay Implementation (per account)	\$10
	Payee Positive Pay (monthly)	\$65
	Payee Positive Pay (per item)	\$.07
BUSINESS BILL PAY	Monthly Fee (per account) (includes 20 payments)	\$15
	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 Monthly fee per scanner for the 1st year	
	Tier 1	\$50
	Tier 2	\$75
	Scanner Cost [†]	Contact us for details
	Image Cash Letter Implementation	\$250
	Image Cash Letter (monthly)	\$300
INSURED SWEEPS (ICS)	ICS (monthly)	\$75

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SERVICE	FEE DESCRIPTION	FEE AMOUNT
REMOTE OFFICIAL CHECK (ROC)	ROC Implementation	\$75
	ROC (monthly)	\$150
	ROC (per item)	\$10
	ROC Stop Payment	\$30
	ROC Scanner Purchase [†]	Contact us for details
	ROC Check Stock Order	Contact us for details
DEPOSIT ADMINISTRATION	Deposit Administration Fee	\$.15 per \$1,000 of average monthly ledger balance

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