STEARNS BANK

FEE SCHEDULE

Stearns Bank N.A.

Account Research, per hour	$20.00
Account/Statement Printout	$3.00
ACH Customer Originated Transactions	
ACH Next Day / Recurring File Charges, business only[1]	$10.00/file + $0.10/item
ACH Same Day File Charges, business only[1]	$10.00/file + $0.15/item
ACH Returned Item	$4.50
Amortization Schedule	$5.00
Auto Sweep Business (automatic transfers between Stearns Bank accounts)[1]	$75.00/month
Debit Card Replacement	$5.00
Debit Card Rush Fee	$75.00
BankONStearns Monthly Service Fee	$5.00
Cashiers Check, customer only	$5.00
Check Blanks Printing[6]	Varies by design
Collection Item	$15.00
Copy of Check	$3.00
DACA (Deposit Account Control Agreement)	Cost will vary based on client's needs
Depository Bag, locked	$25.00
zippered	$5.00
Duplicate Statement	$5.00
Early Account Closure, within 90 days	$25.00
Foreign Item Deposited	$15.00
Inactivity Fee[2]	$10.00/month after 6 months of no activity
Lockbox Agreements	Cost will vary based on client's needs
Mastercard Cross-Border Transaction	.9% of transaction amount
Mastercard Currency Conversion	.2% of transaction amount
Minimum Balance Fee[7]	$100.00
Money Order, customer only	$2.00
Notary Service	
Stearns Bank Customers	$0.00
Non-Customer – MN and FL branches	$5.00
Non-Customer – AZ branches	$10.00
NSF Paid Item created by check, ACH or other electronic means or in-person withdrawals[5]	$0.00
NSF Returned Item created by check, ACH or other electronic means or in-person withdrawals[5]	$0.00
Photo copies, per copy	$0.25
Positive Pay, per account	$50.00/month
Remote Deposit (Free for Nonprofit Banking Solutions customers)	$75.00/month
Returned Item Charge, per item deposited or redeposited	$4.50
Foreign Returned Item Charge, per item deposited or redeposited	$30.00
Rolled Coin, per roll	$0.13
Safe Deposit Box (4 sizes)	$7.50-$150.00
Special Compliance Location Visit Fee/Review (only if necessary)*	*Service provided by and billed by third party, occurs only if the Bank deems necessary
Special Statement Handling	$5.00
Statement Reconciliation, per hour	$20.00
Stop Payment, per check or Zelle transaction[9]	$23.00
Wire Transfer, Incoming[1,8]	$10.00
Outgoing Domestic, initiated via Online/Mobile Banking[3]	$20.00
Outgoing Domestic, all other channels	$40.00
Outgoing International, initiated via Online/Mobile Banking[4]	$40.00
Outgoing International, all other channels	$80.00

STEARNS BANK

CANNABIS-RELATED BUSINESS FEE SCHEDULE

Stearns Bank N.A.

The following fees apply to cannabis-related businesses in addition to the fees listed on the above fee schedule.

BusinessGreen High Risk Monitoring Fee, Tier 1 / Direct / Plant-Touching[10]	$800.00
Monitoring Fee, Tier 2 / Indirect / Non-Plant-Touching[10]	$250.00
Monitoring Fee, Tier 3 / Indirect / Non-Plant-Touching[10]	$25.00
Monitoring Fee, Pre-Licensed[10]	$100.00
Monitoring Fee, Hemp-Derived Cannabinoid Products[10]	$150.00
Monitoring Fee, Industrial Hemp[10]	$25.00
BusinessGreen Location Visit Fee/Review, Normal* (*Service provided by third party, price is subject to change)	$150.00
BusinessGreen Cash Transportation Services	$475.00

[1]*Does not apply to BusinessEssentials, Salaam BusinessEssentials, Salaam Nonprofit Banking & Nonprofit Banking Solutions.*

- *Free ACH origination fees will not be applicable to Third-Party Senders but they will be applicable to Third-Party Service Providers with BusinessEssentials, Salaam BusinessEssentials, Salaam Nonprofit Banking, or Nonprofit Banking Solutions products.*
  - *A **Third-Party Service Provider** facilitates transactions for a client who has an account at Stearns Bank with transaction flowing through the Stearns Bank customer's account.*
  - *A **Third-Party Sender** facilitates transactions on behalf of a client, originating the transactions through its own financial institution (Stearns Bank) as opposed to the financial institution of its client. (The third-party sender's client does not have an account at Stearns Bank).*

[2]*Applicable to Above the Norm Checking, Simple Checking, SmartStart Checking, SmartStart Simple Checking, Salaam Business Checking, Salaam Personal Checking, BusinessSmart Checking, BusinessSmart Public Funds Checking, BusinessSimple Checking, BusinessSimple Public Funds Checking, Business Green Checking.*

[3]*BusinessEssentials Checking, Salaam BusinessEssentials Checking, Salaam Nonprofit Banking & Nonprofit Banking Solutions receives one free domestic outgoing wire per day when initiated by online/mobile banking.*

[4]*Nonprofit Banking Solutions, Salaam Nonprofit Banking, Salaam BusinessEssentials & Salaam Business checking customers may be reimbursed for up to 5 international wire fees per month when initiated by online/mobile banking. Salaam Personal checking customers may be reimbursed for up to 3 international wire fees per month when initiated by online/mobile banking.*

[5]***We will not charge NSF Fees.*** *An overdraft occurs when you don't have enough money available in your checking account to cover a transaction. Whether your account has enough money to cover a transaction is determined during our nightly processing. During our nightly processing, we take your previous end of day's balance and post credits. If there are any deposits not yet available for use or holds (such as a garnishment), these will reduce the account balance used to pay your transactions. Then we subtract any debit transactions presented during our nightly processing. The available balance shown to you during the day may not be the same amount used to pay your transactions as some transactions may not be displayed to you before nightly processing. You must immediately pay the amount of any overdraft.*
We may pay overdraft transactions at our discretion based on your account history, the deposits you make and the transaction amount. We do NOT GUARANTEE we will always pay your overdraft transaction, and if we do not pay your transaction, the transaction will be declined or returned unpaid.

[6]*Nonprofit Banking Solutions and Salaam Nonprofit Banking receive free blue, green or yellow safety paper, standard size checks.*

[7]*Fee applies for BusinessEssentials Checking and Salaam BusinessEssentials Checking accounts if minimum balance falls below $25,000.*

[8]*Does not apply to personal savings accounts, and personal checking accounts will be reimbursed same day for any incoming wire fees incurred.*

[9]*You may only place stop payments on checks that have not cleared or pending standard Zelle transactions*

[10] *Monthly fee is assessed once per EIN per month*