



Business Account Analysis and Cash Management Fees

At BofI Federal Bank, we offer a full range of Cash Management services. Depending on your specific requirements and volumes, we have two bundled pricing options. Below are the most commonly used services and activity fees for small business clients. For a full understanding of our fees, please provide your three most recent banking and account analysis statements from your current financial institution or contact us for further details. We will be happy to demonstrate how competitive our Earnings Credit Rate and fees will be for your business. We will also help you determine the balances needed in order to have all Cash Management fees waived.

BASIC PACKAGE	
Requirements: Analyzed Business Checking and signed Cash Management Agreement	
SERVICES	
Monthly Service Fee	\$150.00
Wire Transfers	Included
ACH Origination	Included
Remote Deposit Capture	Included
Zero Balance Accounts	Included
Information Reporting	Included
Premium Bill Pay	\$50.00
Smart Pay / Payment Portal	\$50.00
Positive Pay (Check)	\$35.00
Positive Pay (ACH)	\$35.00

PREMIUM PACKAGE	
Requirements: Analyzed Business Checking and signed Cash Management Agreement	
SERVICES	
Monthly Service Fee	\$200.00
Wire Transfers	Included
ACH Origination	Included
Remote Deposit Capture	Included
Zero Balance Accounts	Included
Information Reporting	Included
Premium Bill Pay	Included
Smart Pay / Payment Portal	Included
Positive Pay (Check)	Included
Positive Pay (ACH)	Included

ACTIVITY FEES (Both Packages)			
Deposit Processed	\$0.50	Wire Transfer	
Item Deposited	\$0.10	Domestic	
Returned Deposited Item	\$10.00	Incoming	Free
		Outgoing Online	\$7.00
Check Paid	\$10.00	Outgoing Manual	\$15.00
NSF Item	\$25.00	International	
Stop Payment		Incoming	\$12.00
Online	\$15.00	Outgoing Manual	\$50.00
Manual	\$35.00		
		ACH Origination	
Electronic Debit	Free	Per File	\$5.00
Electronic Credit	Free	Per Item	\$0.04
		Same Day Item	\$0.07
Transfer		Unauthorized Return	\$7.00
Online	Free	Administrative Return	\$2.00
Manual	\$5.00		
		Account Maintenance per account	\$15.00

COMMERCIAL ACCOUNT ANALYSIS:
For commercial clients with higher volumes or requirements for more sophisticated cash management services, please contact us for pricing.

*For general banking fees, please refer to our "Business Deposit Account Agreement and Schedule of Fees". All fees are subject to change without notice.

For information about all our services and how you can save on Cash Management fees, please contact a Business Banking Relationship Manager at 844-678-2726