

# Business Schedule of Fees

Effective for all accounts or services used on or after March 13, 2025.



This RBC Bank Business Schedule of Fees serves as part of the Service Agreement for Non-Personal Accounts that governs your accounts and services. This document serves as a supplement to other RBC Bank disclosures provided to you. If you have questions on any of the accounts or services listed, please call 1-844-624-8251.

Business Checking	
Minimum deposit to open account	\$1,000.00
Monthly maintenance fee: Business Checking Business Checking with U.S. Business ACH Origination	\$150.00 \$175.00
Setup fee: U.S. Business ACH Origination ( <i>includes Nacha rules and 2 tokens</i> )	\$175.00
Excessive withdrawal fee ( <i>withdrawal over 100 per month</i> )	\$0.35 per item
Pays interest	No

Visa® Debit Card/ATM Banking Fees	
Debit card rush delivery fee	\$35.00
International transaction fee	3.00% of total transaction
Use of another bank's ATM ( <i>ATM terminal owner charges may apply</i> )	No RBC Bank fee
Visit the ATM locator at <a href="https://www.rbcbank.com/atms">rbcbank.com/atms</a> to find no-fee ATMs!	

U.S. Business Money Market Savings	
<i>U.S. Business Money Market Savings is only available with a Business Checking Account</i>	
Minimum deposit to open account	\$1,000.00
Monthly maintenance fee	\$5.00
Avoid monthly maintenance fee with the following qualifier:	
Minimum balance	\$1,000.00
Number of transactions per statement cycle with no charge ( <i>Each monthly statement period, you can make no more than six transfers to your other Accounts with us or payments to third parties via preauthorized or automatic transfers – including online transfers and bill payments and telephone transfers – or via checks, drafts, Visa Debit Card transactions or similar orders. If you make more than six such transfers in any statement period, we may charge an excess withdrawal fee against the Account.</i> )	6 (\$5.00 per item thereafter)
Pays interest	Yes

Overdraft Information and Fees	
Nonsufficient funds fee ( <i>whether item is paid or returned</i> ) Maximum NSF fees charged per day total \$140, and no charge will be assessed if the negative balance is \$5 or less.	\$35.00 (for each item we do not pay)
Maximum number of overdraft fee charges per Business Day	4 per account

<sup>o</sup> Electronic items are generally paid in the order received and non-electronic items are generally paid in order from lowest to highest dollar amount, after first posting all credits for the day.

Funds Transfers	
Cross-border transfers	Unlimited cross-border transfers
Wire transfers:	
Notification ( <i>upon availability</i> )	
Email notification	\$3.00 each
Domestic	
Client incoming	\$15.00 each
Client outgoing	\$25.00 each
Recall/cancellation	\$20.00 each
Wire research	\$10.00 each
International	
Client incoming	\$15.00 each
Client outgoing	\$75.00 each
Recall/cancellation	\$50.00 each
Wire research	\$20.00 each

Other Services and Fees	
Account early close fee ( <i>within 180 days</i> )	\$35.00
Additional/replacement tokens	\$50.00 each
Official checks	\$6.00 each
Verification fee	\$10.00 each
Photocopy fee ( <i>per copy plus research fee if applicable</i> )	\$7.00 each
Research fee ( <i>non-bank error</i> ) per request	\$25.00 each
Research fee ( <i>bank error</i> )	No charge
Deposit reversal fee ( <i>chargebacks</i> )	\$8.00 each
Stop payment	\$34.00 each
Tax levies and garnishments	\$100.00 each

Dispute Resolution	
If you have questions or would like more information, please call us at 1-844-624-8251, and we will be happy to assist you. In addition, the Service Agreement for Non-Personal Accounts governs the terms and conditions of business deposit account(s).	

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<sup>‡</sup> All other trademarks are the property of their respective owners.

<sup>1</sup> There is no fee associated with accessing these ATMs but standard account charges and transaction limitations will apply. If you access ATMs other than those identified in our ATM locator ([rbcbank.com/atms](https://www.rbcbank.com/atms)) fees may apply. During the process, you will be notified of the fee and will be required to accept the fee if you desire to complete the transaction. For fee information, refer to the Business Schedule of Fees ([rbcbank.com/assets/Uploads/pdfs/Business-Schedule-of-Fees.pdf](https://www.rbcbank.com/assets/Uploads/pdfs/Business-Schedule-of-Fees.pdf)) for details.

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