

Business Schedule of Fees

Effective for all accounts or services used on or after November 22, 2021.



Thank you for choosing RBC Bank for your financial needs.

This document serves as a reference for all fees and balance requirements for RBC Bank business accounts and services. If you have questions on any of the accounts or services listed, please call 1-844-624-8251.

Business Checking	
Minimum deposit to open checking account	\$1,000.00
Excessive withdrawal fee (per withdrawal over 100 per month)	\$0.35 per item
Monthly maintenance fee:	
Business Checking	\$150.00
Business Checking + Remote Deposit Business	\$150.00
Business Checking + Business ACH	\$175.00
Business Checking + Remote Deposit Business + Business ACH	\$175.00
Account Setup Fee (per service):	
Business Checking	\$250.00
Remote Deposit Business (includes 2 tokens)	\$175.00
Business ACH (includes NACHA rules and 2 tokens)	\$175.00
Remote Deposit Business + Business ACH (includes 2 tokens)	\$200.00

Business Money Market Account	
Minimum deposit to open	\$1,000.00
Monthly maintenance fee	\$5.00
Excessive withdrawal fee (per withdrawal over 6 per month)	\$5.00 per item
Avoid monthly maintenance fee with the following qualifier:	
Minimum balance	\$1,000.00
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.	

Visa® Debit Card/ATM Banking	
Debit card rush delivery fee	\$35.00
International transaction fee	3.00% of transaction amount
Use of another bank's ATM (ATM terminal owner charges may apply)	No RBC Bank fee
Visit the ATM locator at www.rbcbank.com/atms to find fee-free ATMs ¹	

Other Services And Fees	
Account early close fee (within 180 days)	\$35.00
Additional/Replacement tokens	\$50.00 each
Checks deposited drawn on non-U.S. banks	\$20.00 per check
Foreign currency	Courier fee
International check collection	\$50.00 each
Verification fee	\$10.00 each
Nonsufficient funds fee (whether item is paid or returned ²) Maximum NSF fees charged per day total \$140, and no charge will be assessed if the negative balance is \$5 or less.	\$35.00 each
Official checks	\$6.00 each
Photocopy fee (per copy plus research fee if applicable)	\$7.00 each
Research fee (non-bank error) per request	\$25.00 each
Research fee (bank error)	No charge
Deposit reversal fee (chargebacks)	\$8.00 each
Deposit reversal international fee (chargebacks)	\$35.00 each
Stop payment	\$34.00 each
Tax levies and garnishments	\$100.00 each
Wire transfers:	
Notification (upon availability)	
Email notification	\$3.00 each
Fax notification	\$5.00 each
Domestic	
Client incoming	\$15.00 each
Client outgoing	\$25.00 each
Recall/cancellation ³	\$20.00 each
Wire research	\$10.00 each
International	
Client incoming	\$15.00 each
Client outgoing	\$75.00 each
Recall/cancellation ³	\$50.00 each
Wire research	\$20.00 each

This Business Schedule of Fees serves as a supplement to other RBC Bank disclosures provided to you in separate documents.

RBC Bank, Equal Housing Lender. Member FDIC.

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¹ If ATM fees 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.

² 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.

³ You can cancel for a full refund within 30 minutes of payment, unless the funds have been picked up or deposited.

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