



VIRGINIA NATIONAL BANK®

Virginia National Bank (VNB) provides financial products and services to meet the needs of our clients, regardless of where they may be in their financial journey. Please find the Business and Consumer schedules of products and services provided by VNB and their associated fees.

- While some products and services are provided at no additional charge, others have associated fees.
- Fees are applied only to products and services used.
- Fees may be discounted dependent upon:
 - Account Balances
 - Bundled Services

404 People Place, Charlottesville, Virginia 22911

VNB.com

BUSINESS FEE GUIDE

*Effective July 26, 2021

DEPOSIT SERVICES

ATM and Mastercard[®]/VISA[®] Debit Card

- ATM and POS Transactions.....No Charge
- Card Replacement..... \$5.00
- Expedited Cards.....\$45.00
- Business Debit Card Foreign ATM Cash Withdrawals \$2.00

Safe Deposit Boxes

- 3" X 5"\$40.00 per year
- 5" X 5" \$50.00 per year
- 3" X 10" \$70.00 per year
- 5" X 10" \$95.00 per year
- 10" X 10"\$150.00 per year
- Key Replacement.....\$20.00
- Drilling Fee\$200.00

Business Economy & Business Interest Accounts

- First 200 items free, \$0.40 an item over 200
- Minimum Balance \$1,000.00
\$12.00 if goes below

IOLTA

- \$10.00 maintenance fee

Deposit Account Services

- Night Deposit Lock Bags \$10.00
- Night Deposit Zipper Bags..... \$2.00
- Incoming Domestic Wire Transfer.....\$15.00
- Outgoing Domestic Wire Transfer.....\$25.00
- Outgoing Domestic Wire Transfer from
Business Online\$18.00
- Incoming International Wire Transfer.....\$18.00 per wire +
corresponding
bank fees
- Outgoing International Wire Transfer Business \$58.00 +
corresponding
bank fees
- Stop Payments\$35.00
- Non-Customer Check Cashing Fee \$5.00
- Cashier's Checks \$8.00
- Counter Checks\$1.00 per page
(4 per page)
- Foreign Drafts.....\$25.00
- Foreign Currency\$15.00

- Canadian Items..... First check \$10.00 and \$3.00 for
each additional
- Foreign Checks USD \$5,000.00 or less\$15.00
- Foreign Checks USD \$5,000.01 or more..... \$75.00 +
corresponding
bank fees
- Foreign Checks Not in US Funds \$75.00 +
(Foreign checks can take up to 10 weeks to clear) corresponding
bank fees
- Account Research (per hour)..... \$35.00
- Attachment/Tax Levy/Garnishment.....\$100.00
- Printed Statements\$2.00 per statement,
FREE eStatements
- Interim Statements\$2.00 per statement,
FREE eStatements
- Duplicate Statements.....\$3.00 per statement,
FREE eStatements
- Faxes and Photo Copies.....\$1.00 per page
- Check Copies..... \$1.00 per item,
FREE eStatements
- Returned Mail.....\$5.00 per month
- Premature Account Closing..... \$20.00 (if account is
closed within 90 days of opening)
- Coins Supplied \$0.10 per roll
- Verification Fee\$20.00
- Account Escheatment Fee \$125.00

Overdrafts

- Overdraft Paid Item Fee* \$35.00
- Returned Overdraft Fee*\$35.00
- Returned Deposited Item Fee/ Chargeback* \$10.00
- Transfer Fee* \$10.00
- Continued Overdraft Fee*\$35.00 one-time charge
on 5th business day
- Returned Deposited Foreign Check*\$30.00 + foreign
bank fees

*Fees apply to overdrafts/NSFs created by check, in-person withdrawal, or other electronic means.

Dormant Account

- Checking and Money Market Accounts..... \$7.50 per month
(after 12 months)

Service Charge-Excessive Withdrawal Fee*

- Money Market Accounts \$10.00 per withdrawal
*6 withdrawals per statement cycle

TREASURY MANAGEMENT SERVICES

*Effective January 1, 2022

Standard Business Online Services

- Internal Transfer FREE
- Check Images FREE
- Deposited Check Images FREE
- Online eStatements with Images FREE
- WebConnect for Quicken or QuickBooks FREE
- Account Alerts FREE
- Custom Alerts FREE
- Multiple Users FREE
- Bill Pay per Item First 50 FREE/\$1 for each additional
- Business Mobile Deposit FREE

Loan Services

- Loan eBills and Loan View FREE
- Loan Payments/Advances FREE

ACH Origination Services

- ACH Maintenance \$25.00 per month**
- Item Originated \$0.25 each item
- Tax Payment Originated \$0.50 each tax payment
- Transaction Detail Reports \$50.00
- ACH Reversal \$10.00 each item
- ACH Batch Deletion \$30.00 each batch
- Debit Return \$3.00 each item
- Notice of Change \$3.00
- NSF Submission \$35.00
- 1 Hour Deadline Extension \$30.00
- 2 Hour Deadline Extension \$75.00
- ACH Return/Rejected Report \$20.00

ACH File Upload Services

- File Upload Maintenance \$40.00 per month**
- Item Originated \$0.14 each item
- File Transmission \$10.00 each item

Wire Transfer Services

- Wire Transfer Maintenance \$10.00 per month**

Positive Pay Fraud Protection

- Positive Pay Monthly Maintenance \$10.00 per month
- Check Positive Pay \$10.00 per account
- ACH Positive Pay \$5.00 per account

Miscellaneous Fees

- Account Online Access \$5.00 per account over 5 accounts
- Token Security \$10.00 per month
- Token Replacement \$75.00
- Zero Balance Master Account \$40.00 per month
- Zero Balance Sub Account \$15.00 each subaccount per month
- Credit Line Sweep \$200.00 per month

Deposit Online

- Maintenance Fee \$50.00 per month
- Additional Accounts or Locations \$10.00 each account or location
- Item Deposited \$0.10 per item

Merchant Services

- Pricing quoted on customer volume

SurePayroll®

- Maintenance 1-5 employees \$54.99 per month
- Employee 6-100 \$4.00 each employee per month (100 Maximum)

** Requires Token (included in pricing for ACH Maintenance, ACH File Upload and Wire Transfer Maintenance)

Account Analysis

- Monthly Maintenance \$14.00
- Administration Fee 0.12% average ledger balance
- Non electronic debit paid \$0.16
- Deposit \$0.40
- Each item deposited \$0.11
- Electronic debit paid \$0.20
- Electronic credit \$0.18



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EQUAL HOUSING LENDER MEMBER FDIC



CONSUMER DEPOSIT SERVICES FEES

*Effective July 26, 2021

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- Card Replacement..... \$5.00
- Expedited Cards.....\$45.00

Safe Deposit Boxes

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- 5" X 5" \$50.00 per year
- 3" X 10" \$70.00 per year
- 5" X 10" \$95.00 per year
- 10" X 10" \$150.00 per year
- Key Replacement.....\$20.00
- Drilling Fee\$200.00

Deposit Services

- Night Deposit Lock Bags \$10.00
- Night Deposit Zipper Bags..... \$2.00
- Incoming Domestic Wire Transfer.....\$15.00
- Outgoing Domestic Wire Transfer.....\$25.00
- Incoming International Wire Transfer..... \$18.00 per wire
+ corresponding bank fees
- Outgoing International Wire Transfer-Consumer \$70.00 +
corresponding bank fees
- Stop Payments\$35.00
- Non-Customer Check Cashing Fee \$5.00
- Cashier's Checks \$8.00
- Counter Checks \$1.00 per page (4 per page)
- Foreign Drafts.....\$25.00
- Foreign Currency\$15.00
- Canadian Items.....First check \$10.00 and \$3.00
for each additional
- Foreign Checks USD \$5,000.00 or less\$15.00
- Foreign Checks USD \$5,000.01 or more..... \$75.00 +
corresponding bank fees
- Foreign Checks Not in US Funds \$75.00 +
(Foreign checks can take up to 10 weeks to clear) corresponding bank fees
- Check Printing.....Prices Vary
- Account Research (per hour).....\$35.00
- Attachment/Tax Levy/Garnishment.....\$100.00

- Printed Statements\$2.00 per statement,
FREE eStatements
- Interim Statements\$2.00 per statement,
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- Duplicate Statements.....\$3.00 per statement,
FREE eStatements
- Faxes and Photo Copies.....\$1.00 per page
- Check Copies..... \$1.00 per item,
FREE eStatements
- Returned Mail.....\$5.00 per month
- Premature Account Closing.....\$20.00
(if account is closed within 90 days of opening)
- Retirement/HSA Account Closing Fee..... \$10.00
- Coins Supplied \$0.10 per roll
- Verification Fee\$20.00
- Account Escheatment Fee \$125.00

OVERDRAFTS

- Overdraft Paid Item Fee* \$35.00
- Returned Overdraft Fee* \$35.00
- Returned Deposited Item Fee/Chargeback* \$10.00
- Transfer Fee* \$10.00
- Continued Overdraft Fee*\$35.00 one-time charge
on 5th business day
- Returned Deposited Foreign Check*\$30.00 + foreign
bank fees

*Fees apply to overdrafts/NSFs created by check, in-person withdrawal, or other electronic means.

Dormant Account

- Checking, Savings, and Money Market Accounts
(after 12 months) \$7.50 per month

Service Charge-Excessive Withdrawal Fee*

- Money Market and Savings Accounts..... \$10.00 per withdrawal
*6 withdrawals per statement cycle

Online Banking Fees

- Person-to-Person (Zelle®) Payments..... FREE
- External Account Transfers..... FREE

CONSUMER ACCOUNT FEES

Cardinal Checking

- No monthly minimum \$100.00 to open
- No maintenance fee

Virginian Checking

- 60+ Age requirement \$25.00 to open
- FREE select checks, printed in office
- Interest bearing — flat rate if over \$1,000.00
- \$500.00 minimum balance: \$5.00 maintenance if below

Commonwealth Checking

- FREE select checks, no-fee Cashier's Checks, FREE 3"x5" Safe Box or equal credit toward a larger box \$100.00 to open
- Interest bearing — flat rate
- \$2,500.00 or \$25,000.00 combined balances \$20.00 maintenance if below

Savings Account

- No minimum \$100.00 to open
- No monthly maintenance fee

- Interest bearing if balance is over \$100.00
- Limit of 6 items per month \$10.00 each if over

Dogwood Account

- Minor account \$10.00 to open
- Interest bearing if over \$10.00
- Limit of 6 items per month \$10.00 each if over

Money Market Account

- Tiered interest \$100.00 to open
- \$1,000.00 minimum balance \$10.00 maintenance if below
- Limit of 6 items per month \$10.00 each if over

Premium Money Market Account

- Tiered interest \$100,000.00 to open
- \$100,000.00 minimum balance \$25.00 maintenance if below
- Limit of 6 items per month \$15.00 each if over

Health Savings Account

- Interest bearing \$50.00 to open
- No minimum
- No monthly maintenance fee
- No limit on items



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