

SOY CAPITAL BANK & TRUST COMPANY

217-428-7781 or 1-888-769-2265

E-BANKING FEES

(Includes fees charged by "Check Free Services Corporation" a third party bill payment processor)

EFFECTIVE – JANUARY 26, 2016

SoyBank AnyWhere (SBA) - Consumer	No Charge
SoyBank Direct (SBD) – Business SBD ACH Services SBD Merchant Capture SBD Executive	Free – Basic services to business on line banking \$25.00 – Basic services plus ACH services \$25.00 – Basic services plus deposit processing \$50.00 – All available on line banking services
Internal Transfers	No Charge
Bill Payment	No Charge
Online Bill Pmt Billing Fee	\$4.99 – if not used one time per month
Bill Payment – Expedited Payment	\$5.00 – Next day electronic delivery
Bill Payment - Expedited Payment	\$14.95 – Next day overnight check
Same Day Bill Pmt Same Day Fee	\$9.95 – Same day delivery
Returned Item, Insufficient Funds, Online Bill Pmt	\$25.00 on items not paid returned to bill payment
POP Money	External Transfers to a personal account at another institution \$0.50 - \$0.00 to \$249.99 \$0.75 - \$250.00 to \$999.99 \$1.50 - \$1,000.00 - up
A2A	External transfers to another financial institution \$2.00 each
Mobile Banking	No Charge