



Cash Management Summary of  
Fees & Minimums  
effective January 2, 2024



Accounts

Corporate Analysis Checking

Monthly service charge	\$10.00
Per check paid	0.15
Per deposited item	0.09
Per deposit	0.60
External credit or debit (per item)	0.10
Non-Main Street Bank ATM transaction	1.50

Desa Master Checking

No fees if daily minimum balance is > \$10,000. If balance falls below \$10,000, the following fees apply:

Monthly service charge	\$10.00
Per check paid	0.15
Per deposited item	0.09
Per deposit	0.60
External credit or debit (per item)	0.10
Non-Main Street Bank ATM transaction	1.50

Desa Consumer Sub Account

Minimum balance to open	\$10.00
No monthly minimum, no monthly fee	Free

Desa Business Sub Account

Minimum balance to open	\$10.00
No monthly minimum, no monthly fee	Free

Additional Services

Business Mobile Banking	Free
Business Mobile Deposit	Free
Remote Deposit Capture	Relationship pricing

Business Intelligence Online Banking

Business Intelligence Online I .....FREE

- Manage multiple users
- Set various security levels
- Account service level alerts customized per user
- Customizable dashboard per user
- Real time balances and activity
- Comprehensive transaction reporting
- Online statements
- Transfer funds between connected accounts
- View and repay loans
- Stop Payment capability
- Bill Payment
- Quickbooks®

Business Intelligence Online II ..... \$15.00/month

- Everything offered in Business Intelligence Online I, plus:
- Wire Transfers
- ACH Payments

Business Intelligence Online III ..... \$40.00/month

- Everything offered in Business Intelligence Online I and II, plus:
- ACH Collections
- ACH File Uploads

Other Services & Fees  
for Business Intelligence Online II & III

Account Reconciliation (per account)	\$30.00
Addenda Records Originated	1.00
Bill Payment Stop Payment (per item)	32.00
Bill Payment Insufficient Funds (per item)	32.00
Credit/Debit ACH items originated (per item)	0.10
Notification of Change (per item)	0.50
Positive Pay (per account)	15.00
Return ACH Items and Notifications (per item)	32.00
Token (one-time)	60.00
Token Replacement (one-time)	60.00
Wire Transfers (per item)	
- Incoming foreign or domestic	15.00
- Outgoing domestic	25.00
- International	50.00