



Cash Management Summary of
Fees & Minimums
effective May 8, 2023



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
An item returned unpaid due to insufficient funds may be represented multiple times with an insufficient funds charge being assessed each time it is returned. Please review the Non-Sufficient Funds section of your Deposit Account agreement for full details.	
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
An item returned unpaid due to insufficient funds may be represented multiple times with an insufficient funds charge being assessed each time it is returned. Please review the Non-Sufficient Funds section of your Deposit Account agreement for full details.	
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