



508-481-8300
www.BankMainStreet.com

Cash Management Summary of Fees & Minimums

effective September 1, 2024
Changes highlighted in bold.



Member of **SUM**
Member FDIC/Member DIF
Equal Opportunity Lender

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

Non-Profit 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

Accounts

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