

NONPROFIT AND PUBLIC FUNDS CHECKING PRODUCT DISCLOSURE AND FEE SCHEDULE



EFFECTIVE MAY 21, 2025

Page 1 of 7

Common Account Charges and Usage (fees assessed approximately 15 days after the end of the month)

Minimum Opening Deposit	\$100
Monthly Maintenance Fee	\$5
How to Avoid Monthly Maintenance Fee	<ul style="list-style-type: none"> • Maintain average monthly balance of \$250 OR • Maintain average relationship¹ balances of \$2,500 OR • Utilize an Associated Bank Merchant Services account.² <p>For new Nonprofit and Public Fund Checking accounts, the maintenance fee will be waived for the first two statement cycles after you've opened your account. Existing customers with an Associated Bank account converting to Nonprofit and Public Fund Checking will not receive the waived maintenance fee.</p>
Statements ³	<p>No charge for paperless statements. \$4 paper statement fee.</p> <p>New customers will have two statement cycles before the fee will be assessed. Existing customers converting to this product must enroll in paperless statements immediately to avoid the monthly paper statement fee.</p>
Preferred Rates	<p>Preferred APY requires a qualifying business or commercial checking account under an identical customer ID. If the qualifying checking account is not maintained, the account will be converted to the standard pricing for the applicable product. For current rates, refer to an Associated Bank Deposit Account Rates Sheet or ask a banker for more information.</p>
Included Transactions ⁴	250 per month, \$0.50 per excess item
Account Inactivity	If an account with a positive balance is inactive with no transactions (withdrawals or deposits) after 12 months, it will become dormant.
Cash Deposits	No charge

Funds Availability - General Disclosure	Cash, electronic direct deposits and checks drawn on Associated Bank	Available for withdrawal immediately.
	Check deposits drawn on other banks	Available for withdrawal on the next business day. ^{5,6}
	Deposits at Associated Bank ATMs	Cash deposits are available for withdrawal immediately. Checks are available for withdrawal on the next business day. ⁵
	Deposits at nonproprietary ATMs (Cash and Check)	Available by the fifth business day after the day of deposit. ⁵
	<p>5. Every day is a business day, except Saturdays, Sundays, federal holidays and observed federal holidays. Deposits made on a non-business day are considered made on the next business day. ATM deposits after 6:30 p.m. CT will not be considered received until the next business day.</p> <p>6. In some cases, we may delay making funds available for withdrawal beyond the first business day. Then, the funds will generally be available for withdrawal by the fifth business day after the day of deposit.</p> <ul style="list-style-type: none"> • Refer to the Deposit Account Agreement Section 11 for additional funds availability information. 	

Protecting Your Accounts	Protect your accounts against theft and fraud by regularly monitoring your account activity through monthly statements and digital banking. If you suspect any unauthorized transactions on your account, notify us immediately. If you fail to notify us on a timely basis, you risk incurring a portion of or the entire loss.
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1. Relationship balances include aggregate average balances of any business deposits, business loans and consumer deposits under identical customer profile.

2. To qualify for the Merchant Services monthly account maintenance fee waiver, the business must have an open and active Associated Merchant Services account, the business checking account must have been opened on or after January 1, 2018 and be leveraged for the Associated Merchant Services processing transactions. Once the Merchant Services Monthly Account Maintenance Fee waiver is active, other business checking accounts opened with the same Tax ID will also qualify to receive the waiver.

3. IOLTA and IBRETA accounts are excluded from the paper statement fee. Clients who received combined paper statements are also subject to the per account fee. Paperless statements are available at no charge.

4. Includes deposits and other credits, items deposited, checks and other debits, Remote Deposit items, and ACH originated debits and credits. Does not include debit card purchases.

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ATM and Debit Cards

ATM/Debit Cards	Business Debit Mastercard®	No charge	Certain terms, conditions and exclusions apply.
	Deposits at Associated Bank ATMs	No charge	View images of your checks and a detailed list of all items deposited on your receipt.
	Domestic merchant point-of-sale transactions	No charge	
	ATM Withdrawals		
	Associated Bank ATMs	No charge	Access to hundreds of Associated Bank ATMs.
	MoneyPass® surcharge-free network ATMs	No charge	Access to over 30,000 MoneyPass surcharge-free ATMs nationwide. Visit AssociatedBank.com/Maps to find convenient locations.
	Other out-of-network ATMs	\$3.50	Per withdrawal. This fee is charged by Associated Bank. The owner/operator of the ATM may also apply a surcharge fee. Both will appear on your statement.
	Balance Inquiries		
	Associated Bank ATMs	No charge	Access to hundreds of Associated Bank ATMs.
	MoneyPass® surcharge-free network ATMs	No charge	Access to over 30,000 MoneyPass surcharge-free ATMs nationwide. Visit AssociatedBank.com/Maps to find convenient locations.
	Other out-of-network ATMs	No charge	Per inquiry. No fee is charged by Associated Bank. The owner/operator of the ATM may apply a surcharge fee. This will appear on your statement.
	International Transactions		
	International ATM/Debit Card Fees	Varies	3% of transaction amount on ATM withdrawals and debit card purchases.

Digital Banking

Digital Banking	Digital Banking		
	Check balances, view account activity, view paperless statements, transfer funds between accounts and more. Access via your PC or simply download the Associated Bank app for your mobile device.	No charge	Enrollment in paperless statements must be completed in digital banking. Associated Bank does not charge a fee to download our digital applications; however, transactional fees may apply. Carrier message and data rates may apply; check your carrier's plan for details. Visit AssociatedBank.com/disclosures for Terms and Conditions for your service.
	External transfers (account-to-account)	No charge	Outgoing and incoming
	Bill Pay (fees assessed at the time of occurrence)		
	Online bill pay	No charge	Schedule one-time or recurring payments through online Bill Pay with on-time payment guarantee. ¹
	Overnight bill pay check payments	\$15.95	Per transaction
	Same-day bill pay	\$9.95	Per transaction
	Zelle® for Small Business ² (fees assessed at the time of occurrence)		
	Zelle® for Small Business	No charge	Per incoming transaction
	Zelle® for Small Business	No charge	Per outgoing transaction

1. On-time payment guarantee applies to payments made four days in advance. See Digital Banking Service Terms and Conditions for details.

2. To send or receive money with a small business, both parties must be enrolled with Zelle® directly through their financial institution's online or mobile banking experience.

Digital Banking (cont.)

Associated Connect^{®1}

Associated Connect[®]—Business online banking pricing guide (fees assessed approximately 15 days after the end of the month)

Online accounts	No charge	Per month (includes up to four accounts). Enrollment in eStatements must be completed in online banking.
Additional online accounts	\$8	Per account
Prior day transactions	No charge	
Transfers between Associated Bank accounts	No charge	
Account alerts	40	\$0.06 each additional

Associated Connect[®]—Business Advanced online banking pricing guide (fees assessed approximately 15 days after the end of the month)

Online accounts	\$25	Per month (includes up to 10 accounts). Enrollment in eStatements must be completed in online banking.
Additional online accounts	\$8	Per account
Prior day transactions	No charge	
Transfers between Associated Bank accounts	No charge	
Account alerts	40	\$0.06 each additional

Associated Connect[®]—Commercial online banking pricing guide (fees assessed approximately 15 days after the end of the month)

Online accounts	\$80	Per month (includes one account)
Additional special reports	No charge	
Additional online accounts	\$15	Per account
Prior day transaction count	No charge	
Transfers between Associated Bank accounts	No charge	
Account alerts	40	\$0.06 each additional

Business Online Bill Pay (fees assessed approximately 15 days after the end of the month)

\$6.50	Per Associated Connect profile (\$0.65 per bill payment transaction, waived for the first 10 bill payments per month)
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Business Tax Manager (fees assessed approximately 15 days after the end of the month)

Enrollment	\$10	
Account maintenance (Includes changes to account information, payment confirmation, passwords/PINs, and additions to state agencies)	\$6	Per request
Per Payment Fees:		
Internet	\$3.50	
Touch-tone payment	\$5.50	
Optional Services:		
Payment Receipt by Mail or Fax	\$5	
Summary Report	\$8	

1. Associated Bank does not charge a fee to download our digital applications; however, transactional fees may apply. Carrier message and data rates may apply; check your carrier's plan for details. Visit AssociatedBank.com/disclosures for Terms and Conditions for your service.

Additional Common Fees

Coin Rolls and Currency Straps	Coin and Currency (fees assessed approximately 15 days after the end of the month)		
	Currency Straps	\$0.80	Per strap
	Rolled coin	\$0.30	Per roll
Overdraft Coverage and Return Items	Important information about overdraft coverage		
	<ul style="list-style-type: none">• Once you have overdrawn your account, you must bring your account to a positive balance as soon as possible to avoid additional fees and potential account closure.• We reserve the right to pay or not pay a transaction. We typically do not pay overdrafts if your account is not in good standing or if the overdraft amount is excessive.• Please refer to Understanding Overdrafts and Your Options to Manage Fees and Deposit Account Agreement for more details.		
	Return Items		
	Deposited item returned unpaid	\$14	Per item
	Returned item deposited	\$13	Per item
	Special instructions	\$35	Per month
	Phone or fax notification	\$20	Each
	Email notification	\$3	Each

Miscellaneous Fees (fees assessed at the time of occurrence or approximately 15 days after the end of the month)

Miscellaneous Fees	Account research	No charge	
	Cashier's checks (customers)	\$8	Each
	Check cashing for non-customers (Cashing checks for non-customers is at bank's discretion. See the Deposit Account Agreement for details).	\$6	Per item
	Check images with statements	No charge	
	Check safekeeping	No charge	
	Check Verification (Items drawn on Associated Bank [automated] 800-236-7160, other bank items 800-728-3501)	\$5	
	Credit Inquiry	\$28	
	Daily statement	\$10	Per day
	Additional or special cut-off statement	No charge	
	Deposit adjustments (debit or credit)	\$8	Each
	Faxes (received)	\$5	
	Legal Processing fee (garnishments, levies, liens and citations)	\$100	Per Legal Processing request unless directed otherwise by requesting authority.
	MICR line repair	\$1.50	Per item
	Money orders (customers)	\$5	Each
	Stop payments	\$35	Per item or range of items
	Online Stop Payments via Associated Connect	\$25	Per item or range of items
	Uncollected funds range	Prime +4%	
	Safe Deposit Box		
	Rental fee	Varies	By size
	Safe deposit drilling fee	\$225	Each occurrence
	Safe deposit box key	\$25	Each
	Late fee	\$20	Assessed once, 30 days past due

Wire Transfers

Wire Transfers ¹	Wire Transfers—Domestic and International in U.S. currency (fees assessed at the time of occurrence or approximately 15 days after the end of the month)	
	Domestic incoming	\$15 Each
	Domestic incoming—draw down	\$25 Each
	Domestic outgoing (branch)	\$100 Each
	Domestic outgoing (phone)	
	Repetitive	\$33 Each
	Freeform	\$38 Each
	Domestic outgoing (online)	\$14 Each
	Domestic outgoing—draw down	\$40 Each
	International incoming	\$21 Each
	International outgoing—BEN SWIFT® charges ² (branch)	\$105 Each
	International outgoing—BEN SWIFT® charges ² (phone)	\$50 Each
	International outgoing—OUR SWIFT® charges ³ (branch)	\$110 Each
	International outgoing—OUR SWIFT® charges ³ (phone)	\$55 Each
	International outgoing—FULL SWIFT® charges ⁴ (branch)	\$140 Each
	International outgoing—FULL SWIFT® charges ⁴ (phone)	\$85 Each
	International USD outgoing (online)	\$30 Each
	Wire Transfers: International—Foreign currency	
	Incoming	No charge
	Outgoing ⁵	No charge
	Other wire transfer services	
	Wire in—business remittance	\$3 Each
	Repetitive wire setup fee	\$5 Each
	Investigation/research	No charge
	Wire Transfer Notifications	
	Email	\$3 Each

1. Trade Services are also available, please work with your relationship manager for trade pricing details.

2. BEN SWIFT Charges: The receiver of the wire transfer will have any correspondent bank or other downstream bank charges deducted from the proceeds of the wire transfer.

3. OUR SWIFT Charges: The receiver of the wire transfer will not have any correspondent bank charges deducted from the proceeds of the wire, but other downstream bank fees may be deducted.

4. FULLPAY SWIFT Charges: The initiator of the wire transfer pays for all correspondent bank and other potential downstream bank charges. No fees will be deducted from the proceeds of the wire at the receiver's bank.

5. International wires may incur other non-Associated Bank charges.

International Banking Services (fees assessed at the time of occurrence or approximately 15 days after the end of the month)

International Banking	Checks		
	Check collections (USD denominated check drawn on bank outside the U.S. and/ or over \$10,000 U.S. equivalent). Check minimum \$300.	\$40	Per check, plus other bank charges as incurred.
	International Drafts	\$20	Per draft
	Stop payments	\$35	Per item or range of items
	International check deposit:		
	Check	\$5	Per item
	Return handling fee	\$26	Per item
	Foreign Currency		
	Foreign Currency Clients	No charge	The exchange rate quoted may include a conversion premium.
	Special order fee	\$15	Per order
	Delivery to Associated Bank retail location:		
	Standard (two day)	\$8	Per order
	Overnight	\$10	Per order
	Priority	\$15	Per order

We're here to help.

If you have questions about your Associated Bank Nonprofit and Public Funds Checking account or any other Associated Bank product or service, please visit your nearest location or call our Midwest-based Business Customer Care team at **800-728-3501, Monday-Saturday**.

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