



316 FINANCIAL

PRICING GUIDE

FOR BUSINESS ACCOUNTS

This guide provides a straightforward look at fees for common services associated with 316 Financial business accounts opened on or after October 5, 2026. It does not apply to consumer accounts or to business accounts opened before October 5, 2026. Please refer to your account-specific disclosures and agreements for additional fees, features and limitations.

EVERYDAY ACCOUNT SERVICES

Cashier's Check for 316 Financial Customers	No Fee
Deposit Verification	No Fee
Deposit Verification	No Fee
Copy of a Check	No Fee
Copy of a Statement	No Fee
Paper Statement	\$3 Per Statement
Returned Mail or Undeliverable Statement	\$10 Per Occurrence
Account Research	\$35 Per Hour
Levy, Garnishment or Legal Process	\$150 Per Item

ACCOUNT MANAGEMENT

Telephone Transfer	No Fee
Overdraft Protection Transfer	No Fee
Account Closing	No Fee
Deposit Correction	No Fee
Stop Payment	\$35 Per Request
Returned Deposited Item	\$10 Per Item
Foreign Collection Item, Canadian or Other	\$50 Per Item, Plus Third-Party Fees
Dormant Account	\$10 Per Month
Overdraft or Returned-Item Fee	\$35 Per Item
Collection or Charge-Off Processing	\$50

MONEY MOVEMENT

CARD & ATM USAGE

Standard Debit Card Replacement	No Fee
Expedited New or Replacement Debit Card	\$25
Withdrawals at Primis and MoneyPass® ATMs	No Fee
Withdrawals or Transfers at ATMs Outside the Primis and MoneyPass® Networks	\$2 Per Transaction
Balance Inquiries at ATMs Outside the Primis and MoneyPass® Networks	\$2 Per Inquiry
International ATM or Debit Card Transaction	2% of Transaction Amount

The owner or operator of an out-of-network ATM may charge an additional fee.

316 Financial is a division of Primis Bank, so 316 Financial customers can use Primis Bank ATMs with no fee. Fee-free access to MoneyPass® ATMs begins November 4, 2026. Before that date, standard ATM fees and terms apply when using a MoneyPass® ATM. The owner or operator of an out-of-network ATM may charge an additional fee.

WIRES

Incoming Domestic Wire	No Fee
Incoming International Wire	No Fee
Outgoing Domestic Wire	\$10 Per Wire
Outgoing International Wire	\$40 Per Wire
International Wire Research	\$50 Per Request
Returned Wire	\$10 Per Wire
Wire Reversal	\$10 Per Wire

Other financial institutions or intermediaries involved in a wire transfer may deduct additional fees from the transfer amount.



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TREASURY SERVICES

For Non-Analyzed Business Accounts

The fees below apply when you add these services to your account. If you use several treasury services or have more complex banking needs, talk with your banker about the best options for your business.

ACH Origination Platform	\$30 Monthly
ACH Originated Item	\$0.35 Per Item
ACH Notice of Change or Return	\$3 Per Item
ACH Advanced Fedline Reporting	\$25 Monthly
Remote Deposit Capture, Batch or Multi-Feed Scanner	\$65 Monthly
Remote Deposit Capture, Single-Feed Scanner	\$45 Monthly
Check Positive Pay Platform	\$50 Monthly
ACH Positive Pay Platform	\$25 Monthly
Line-of-Credit Sweep	\$100 Monthly
Insured Cash Sweep	\$75 Monthly
Zero-Balance Account	\$20 Per Subaccount, Monthly

IMPORTANT INFO

Banking services are provided by 316 Financial, a division of Primis Bank, Member FDIC. Deposits at 316 Financial, Primis Bank, and any of its divisions, brands or affiliates are aggregated to determine FDIC insurance coverage.

This pricing guide applies only to 316 Financial business accounts opened on or after October 5, 2026. It does not apply to 316 Financial consumer accounts or to business accounts opened before that date.

Not every service or fee applies to every account. Your account may have fee waivers, additional fees or limitations described in your account-specific disclosure, account agreement, treasury services agreement, cardholder agreement or other applicable document. Other financial institutions and service providers may charge separate fees. Fees and services are subject to change in accordance with applicable law and your account agreements.

Questions?

Contact the 316 Financial Care Center at **1.833.316.3167**.