



# Schedule of Consumer Fees & Service Charges

Effective 11/1/2019 and subject to change.

## Checking Accounts

### FREE Checking

Requires:

*Direct Deposit*

*eStatement Enrollment*

Minimum Balance to Open \$25

*No Minimum Balance Service Charge*

### Green Checking

*Includes Secure Checking Benefits*

*Complimentary*

Minimum Balance to Open \$25

Monthly Flat Fee \$6 Service Charge

### Stellar Plus Checking

*Includes Secure Checking Benefits*

*Complimentary*

Minimum Balance to Open \$100

Minimum Balance to Earn Interest \$10,000

Service Charge is Based on Balances:

Maintain \$20,000 or more average daily balance in checking; or \$100,000 or more in related deposit accounts

*Waived With Our Compliments*

Maintain \$10,000 - \$19,999 average daily balance in checking; or \$50,000 - \$99,999 in related deposit accounts

\$3 Per Month

Maintain less than \$10,000 average daily balance in checking; or less than \$50,000 in related deposit accounts

\$8 Per Month

## Savings & Money Market Accounts

### Money Market

Minimum Balance to Open \$100

Minimum Balance to Waive Service Charge \$1,000

Service Charge \$10 Per Month

Minimum Balance to Earn Interest \$1,000

Excess Transaction Fee<sup>†</sup> \$15 Per Transaction

### Gold Money Market

Minimum Balance to Open \$100

Minimum Balance to Waive Service Charge \$1,000

Service Charge \$10 Per Month

Minimum Balance to Earn Interest \$1,000

Excess Transaction Fee<sup>†</sup> \$15 Per Transaction

### Statement or Passbook Savings

Minimum Balance to Open \$25

Minimum Balance to Waive Service Charge \$100

Service Charge \$3 Per Month

Minimum Balance to Earn Interest \$100

Excess Transaction Fee<sup>†</sup> \$15 Per Transaction

### Minor's Statement or Passbook Savings

*No Minimum Balance Service Charge - Under Age 18*

Minimum Balance to Open \$10

Minimum Balance to Earn Interest \$10

Excess Transaction Fee<sup>†</sup> \$15 Per Transaction

### Save at School Savings

*Only available to elementary school aged minors part of an active Save at School program*

*No Minimum Balance Service Charge*

Minimum Balance to Open \$5

Minimum Balance to Earn Interest \$5

Excess Transaction Fee<sup>†</sup> \$15 Per Transaction

## Digital Payments

*(Available through Online and Mobile Banking)*

### Zelle® (P2P)

Send Money No Fee

Receive Money No Fee

Split Payment No Fee

Payment Cancellation\*\* \$25 Per Request

### Bill Pay

Regular Payment No Fee

Next Day Payment \$10 Per Payment

Overnight Check \$15 Per Payment

Claims Investigation \$29 Per Claim

Stop Payment \$25 Per Request

### External Transfers

TransferNow - Standard No Fee

TransferNow - Express \$10 Per Transfer

## In Person Payments

### Cashier's Checks

Cashier's Checks \$8 Per Check

### Collections and Foreign Check Processing

All Check Collections \$50 Per Collection

Canadian Check Processing \$10 Per Item

All Other Foreign Check Processing \$30 Per Item

### External Transfers

*Must be scheduled by 9:30am PT for same day guarantee*

Pre-Authorized Transaction - Same Day \$10 Per Transfer

### Wire Transfers

Incoming \$15 Per Wire

Outgoing—Domestic \$25 Per Wire

Outgoing—International \$45 Per Wire

## Other Fees & Services

Card Replacement - Standard Service \$5 Per Card

Card Replacement - Expedited Service \$40 Per Card

Check Images with Monthly Statement \$5 Per Month

Closed Account\*\*\* \$20

Deposited Items/Check Copies Price Varies<sup>‡</sup>

Legal Processing \$75 Per Occurrence

Insufficient Funds \$30 Per Item

Inactive Account Fee - Checking only \$5 Per Month

*Assessed after 180 days without activity*

Overdraft Transfer Advance Fee \$5 Per Occurrence

Research Fee (1 Hour Minimum) \$30 Per Hour

Returned Deposited Item Fee \$10 Per Item

Returned Deposited Item Fee - Foreign \$15 Per Item

Statement Re-Print \$5 Per Statement

Stop Payment \$30 Per Request

<sup>†</sup> Regulation D limits this account to no more than 6 electronic, preauthorized, telephonic, online or check withdrawals or transfers per month as outlined in your account agreement.

\* Assessed if account is closed within 90 days after account opening. Fee does not apply to IOLTAs or CDs.

\*\* Payment cancellations are available if recipient has not yet enrolled in Zelle®. For recipients already enrolled in Zelle®, senders will be unable to cancel a payment.

<sup>‡</sup> Price dependent on service & volume requested; contact your branch for more information.

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