



Schedule of Consumer Fees & Service Charges

Effective 04/01/2020 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 \$25
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 \$25
Minimum Balance to Waive Service Charge \$1,000
Service Charge \$10 Per Month
Minimum Balance to Earn Interest \$1,000
Excess Transaction Fee[†] \$15 Per Transaction

Gold Money Market

Minimum Balance to Open \$25
Minimum Balance to Waive Service Charge \$1,000
Service Charge \$10 Per Month
Minimum Balance to Earn Interest \$1,000
Excess Transaction Fee[†] \$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[†] \$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[†] \$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[†] \$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[‡]
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

[†] 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 receipt has not yet enrolled in Zelle®. For receipts already enrolled in Zelle®, senders will be unable to cancel a payment.

[‡] Price dependent on service & volume requested; contact your branch for more information.

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