

Schedule of Fees & Charges

Commercial Treasury Products

Effective September 13, 2023

This Commercial Fee Schedule supersedes all other fee schedules for accounts included in the analyzed relationship and analysis pricing. If you have any questions or need additional information, please refer to our Mechanics Bank Master Treasury Management Services Agreement, contact your Treasury Relationship Manager or any Mechanics Bank branch.

Analyzed Checking, Analyzed Interest Checking, Public Analyzed Checking and Public Analyzed Interest Checking Accounts

Monthly account maintenance.....	\$20.00
Balance fee.....	\$0.067945 per \$1,000.00

Deposit Services

Earnings credit rate allowance ¹	discretionary rate
Checks paid	\$0.20 per item
Electronic debit and credit.....	\$0.20 per item
Counter checks.....	\$4.00 per sheet
Deposits	\$1.25 per deposit
Deposited items.....	\$0.12 per item
Paper statement copies.....	\$5.00 per copy
Paper check copies	\$4.00 per copy
Clerical / research work.....	\$30.00 per hour
Special or hold statement	\$5.00 per statement
Multiple statement	\$2.00 per statement
Special processing	\$25.00 per occurrence
Cashier's check	\$10.00 per check
Check orders and miscellaneous supplies.....	at cost
Night deposit services set-up	\$20.00
Night deposit services bag.....	\$25.00 per pack of 100 bags
Deposited checks (and other items) returned unpaid (charged back to account – business accounts)	\$12.00 per item
Deposited checks (and other items) returned unpaid (releared – business accounts)	\$12.00 per item
Deposited checks (and other items) returned unpaid and requiring special handling (business accounts)	\$12.00 per item
Deposited check returned notification by phone (business accounts)	\$7.00 per item
Foreign check deposit.....	\$10.00 per item
Foreign draft.....	\$45.00 per item
Collection fees	
• Domestic incoming / outgoing	\$25.00 each
• Foreign incoming / outgoing	\$50.00 each
Telephone transfer.....	\$2.00 per transfer
Credit rating form / verification of deposit form.....	\$20.00 per form
Stop payment.....	\$30.00 per item
Stop payment online.....	\$15.00 per item
Overdraft or returned item fee.....	\$35.00 per presentment (maximum daily fees \$350.00)
Continuous overdraft.....	\$5.00 per business day ²
Overdraft protection transfer fee	\$10.00 per transaction
Negative available balance.....	Prime + 4%

ACH Services

ACH origination company set-up.....	\$200.00
ACH origination monthly fee	no charge <i>(included in Premium Plus Plan)</i>
ACH origination (also applies to same day ACH transfers).....	\$5.00 per transmission/upload
ACH originated items.....	\$0.15 per item
Same day ACH origination monthly fee	\$10.00 per company
Same day ACH originated items.....	\$0.75 per item
ACH Direct Send company set-up.....	\$250.00
ACH Direct Send monthly fee	\$200.00 per account
ACH batch reversal / deletion.....	\$20.00 per batch
ACH entry reversal / deletion	\$20.00 per entry
ACH originated return item	\$4.00 per item
ACH unauthorized return item.....	\$8.00 per item
ACH origination exception processing	\$50.00 per hour

Sweep Services

Loan Sweep account set-up.....	\$50.00
Loan Sweep account monthly fee	\$250.00 per account
Checking Sweep master account monthly fee.....	\$30.00 per account
ZBA master account monthly fee	\$30.00 per account
Checking Sweep or ZBA sub account monthly fee	\$15.00 per account
Repurchase Sweep account set-up.....	\$50.00
Repurchase Sweep monthly fee	\$175.00 per account

Cash Services

Cash handling (standard service).....	\$1.20 per \$1,000.00 <i>Assessed when coin and/or currency are deposited or furnished</i>
Bulk coin processing	\$6.00 per bag
Cash vault monthly service fee.....	\$10.00 per account
Special handling / reporting.....	\$10.00 per item
Deposit correction	\$5.00 per deposit
Standard order	\$3.00 per item
Non-standard order.....	\$10.00 per item
Late order.....	\$35.00 per item
Smart Safe service	at cost +15%
Armored car service.....	at cost +15%
Specialty cash services monthly fee.....	\$150.00 per company

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Other Services

CD-ROM account set-up.....	\$50.00
CD-ROM monthly fee.....	\$50.00 per CD-ROM
Special reporting (e.g. BAI2).....	\$100.00 per file, per month
International Services account set-up.....	\$750.00
Deposit account control agreement monthly fee.....	\$100.00
Postage and delivery.....	at cost
Legal processing.....	\$100.00
Notary.....	\$10.00 per signature
Signature guarantee.....	\$20.00 per signature
Other third party services (e.g. courier).....	at cost +15%

Wire Services

Online wire transfer service company set-up.....	\$50.00
Online wire transfer service monthly fee.....	no charge
<i>(included in Premium and Premium Plus Plan)</i>	
Incoming wire transfer.....	\$10.00 per wire
Online domestic wire transfer.....	\$15.00 per wire
Online international wire transfer (USD).....	\$15.00 per wire
Online international wire transfer (FX).....	\$25.00 per wire
In branch domestic wire transfer.....	\$30.00 per wire
In branch international wire transfer (USD).....	\$30.00 per wire
In branch international wire transfer (FX).....	\$40.00 per wire
Pay Protect: Principal preservation intermediary bank deduction (international business wire in USD):	
• \$0.00 – \$199.99.....	\$0.00
• \$200.00 – \$19,999.99.....	\$15.00
• \$20,000.00 – \$49,999.99.....	\$20.00
• \$50,000.00 and greater.....	\$25.00
Incoming / outgoing wire amendments.....	\$25.00 per wire
Incoming / outgoing wire recalls.....	\$25.00 per wire
Incoming / outgoing wire returns.....	\$25.00 per wire
Not-in-person wires ³	\$100.00 per wire
Wire transfer notification	
• By email.....	\$2.00 per wire
• By fax.....	\$5.00 per wire
• By phone.....	\$7.00 per wire

SWIFT Services⁴

Monthly fee (MT 940 and MT 101 Messages).....	\$60.00 per account
SWIFT domestic wire transfer.....	\$30.00 per transfer
SWIFT international wire transfer (USD).....	\$30.00 per transfer
SWIFT international wire transfer (FX).....	\$40.00 per transfer

Business Online Banking⁵

Online banking set-up fee (all plans).....	\$50.00
Preferred Plan monthly fee	
• Includes 5 accounts.....	\$15.00
• 6 or more accounts.....	\$1.00 per account
Premium Plan monthly fee	
• Includes 25 accounts.....	\$50.00
• 26 or more accounts.....	\$1.00 per account
Premium Plus Plan monthly fee	
• Unlimited accounts.....	\$125.00
Bill Pay.....	no charge
Security token ⁶	\$35.00

Remote Deposit Capture Services

Monthly maintenance fee.....	\$40.00 per merchant profile, unlimited accounts
Remote deposit image.....	no charge
Remote capture company set-up.....	\$100.00
RDC scanner purchase ⁷ (if applicable).....	see Equipment Purchase Agreement for pricing

Remote Deposit Capture – Direct Send Services

Company set-up.....	\$250.00
Additional account set-up.....	\$100.00
Monthly fee.....	\$100.00 per account
Deposited items	
• 1 – 10,000.....	\$0.12 per item
• 10,001 – 20,000.....	\$0.10 per item
• 20,001 +.....	\$0.06 per item

Account Reconciliation and Positive Pay

Positive Pay Services company set-up.....	\$50.00
Positive Pay file programming (non-standard issued check file formats).....	\$50.00
Positive Pay monthly fee.....	\$60.00 per account
Payee Positive Pay monthly fee.....	\$75.00 per account
Reverse Positive Pay monthly fee.....	\$50.00 per account
Positive Pay item (check or payee).....	\$0.15 per item
Positive Pay (check or payee) exception item fee.....	\$0.50 per exception reported
Positive Pay (check, payee or reverse) exception returned item.....	\$17.00 per item returned
ACH Positive Pay company set-up.....	\$50.00
ACH Positive Pay monthly fee.....	\$25.00 per account
ACH Positive Pay returned item.....	\$17.00 per item returned
ACH blocking account set-up.....	\$200.00
ACH blocking monthly fee.....	\$20.00 per account

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Account Reconciliation and Positive Pay (continued)

Deposit reconciliation monthly fee.....	\$60.00 per account
Partial reconciliation monthly fee.....	\$60.00 per account
Full account reconciliation monthly fee.....	\$75.00 per account

Controlled Disbursement⁸

Monthly maintenance fee.....	\$18.75
Controlled disbursement monthly fee.....	\$75.00
Controlled disbursement item.....	\$0.15 per item
ZBA automated transfers.....	\$0.31 per transfer
Positive Pay controlled disbursement monthly account fee.....	\$31.25
Positive Pay controlled disbursement item fees	
• 1 – 10,000.....	\$0.05 per item
• 10,001 +.....	\$0.04 per item
Positive payee monthly fee.....	\$25.00
Positive payee item.....	\$0.03 per item
Account reconciliation basic monthly fee.....	\$31.25
Account reconciliation basic item.....	\$0.04 per item
Account reconciliation Positive Pay monthly fee.....	\$31.25
Account reconciliation Positive Pay fixed item.....	\$0.04 per item

Lockbox Services⁸

(Los Angeles, Dallas, Chicago, Pittsburgh box locations only)

Account maintenance monthly fee.....	\$18.75
No check / reject –	
EZ, non-automated and automated lockbox.....	\$0.32 per item
EZ lockbox only.....	\$1.25 per item, minimum 25
Batch Processing –	
non-automated and automated lockbox.....	\$0.94 per item
Check clearing –	
non-automated and automated lockbox.....	\$0.09 per item
Hard copy detail handling –	
non-automated and automated lockbox.....	\$1.88 per item
Non-automated / automated items.....	\$0.46 per item
Standard processing (fixed) – non-automated and automated lockbox monthly fee.....	\$100.00
Data capture – automated.....	\$0.01 per character
Transmission (fixed) – automated monthly fee.....	\$87.50
CPU-CPU outgoing records – automated.....	\$0.01 per item
CD-ROM / discs.....	\$37.50 per item

Check image.....	\$0.03 per image
Document image.....	\$0.06 per image
Document storage-retention.....	\$0.03 per item
Extended image archive – 7 years.....	\$0.04 per image, minimum 667 images
Extended image archive.....	\$0.03 per image, minimum 1,000 images
Image monthly fee.....	\$93.75
Online print or PDF view.....	\$2.19 per item
Total check image capture.....	\$0.03 per item
Web access.....	\$0.06 per item

Lockbox Services (Northern California box locations only)

Company set-up.....	\$125.00 per company <i>(For accounts with same formatting and remittance specifications)</i>
Additional account set-up.....	\$125.00 per account <i>(For accounts with different formatting and remittance specifications)</i>
Monthly service fee.....	\$150.00 per account
Annual P.O. box rental.....	invoice cost
Custom report programming.....	\$200.00 – \$800.00
Deposited item.....	\$0.50 per item
Data capture: machine-readable coupons.....	no charge
Data capture: hand-keyed.....	\$0.10 per field
Document capture (explanation of benefit / remittance).....	\$0.10 per item
Photocopy.....	\$0.13 per item
Correspondence (mailed back to client).....	\$0.35 per item
Rejected / unprocessable items (mailed back to client).....	\$0.35 per item
Matching / stapling.....	\$0.25 per item
Returned envelopes.....	\$0.35 per item
Stop item / account warning.....	\$15.00 per item
Exception item reporting and repair.....	\$0.60 per item
Standard online access with online reporting.....	no charge
Non-standard special handling or reporting.....	\$100.00 per month per request/report

1) The earnings credit rate allowance is calculated on the average positive available balance of each analyzed checking account during the statement cycle less a 10% reserve requirement. Earnings credits do not carry over and may only be used to offset analyzed fees and charges assessed during the same period. 2) Beginning on the 5th business day and ending on the 14th business day the account continues to be overdrawn. This is in addition to Overdraft or Returned Item fees. 3) Wire Agreement with Phone Initiation must be on file. 4) Standard wire fees apply. 5) Contact a bank representative for details on functionality included in every package and add-on services. Additional fees may apply. 6) Premium and Premium Plus Online Banking Plans includes two security tokens. 7) Account will be charged the purchase price plus applicable shipping / handling fees and sales tax. Fees charged through analysis will be charged the purchase price (including shipping / handling and sales tax) plus 15%. 8) Additional fees may apply depending on Lockbox location, Lockbox type or additional services associated with the Controlled Disbursement and Positive Pay services. Please refer to your Treasury Relationship Manager (TRM) for details.

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