

# Schedule of Fees & Charges

## Personal and Business Products

Effective September 13, 2023

See individual account disclosure for account-specific fees and limitations. See the *Personal and Business Account Agreement* for terms and conditions that apply to deposit accounts and services.

|  |                                   |   |                      |
|--|-----------------------------------|---|----------------------|
| Account activity printout .....  | \$3.00                            | Excessive debit item (transaction) fee .....  | \$5.00/item          |
| ATM withdrawal (out-of-network) fees*  |                                   | Foreign check processing (Canadian checks in US dollars).....   | no charge            |
| • Domestic (non-Mechanics Bank ATM) .....  | \$2.50                            | Foreign check processing (other checks)   |                      |
| • International (non-Mechanics Bank ATM) .....   | \$2.50                            | • Correspondent fee .....   | \$20.00/item         |
| * This fee is charged by Mechanics Bank and is in addition to any fee charged by the (out-of-network) ATM owner/operator (ATM Operator Fee). |                                   | • Foreign bank fee.....   | actual cost          |
| Cashier's checks (each) (customers only) .....   | \$10.00                           | Foreign drafts.....   | \$45.00/each         |
| Cashier's check as a replacement for a check drawn on a customer's account .....   | \$12.00                           | Inactive account (dormant account) .....  | charged as active    |
| Cashing of check(s) drawn on a customer personal or business account by non-customers (each).....  | \$6.00                            | Legal process (garnishments, levies) .....  | \$100.00             |
| Check printing .....   | varies depending on check style   | Medallion stamp (per signature) .....   | \$20.00              |
| Clerical/Research work (account research) .....  | \$30.00 (per hour/1 hour minimum) | Multiple statement originals .....  | \$2.00               |
| Collections  |                                   | Night depository key (set-up).....  | \$20.00              |
| • Domestic incoming (each) .....   | \$25.00                           | Night depository key replacement (each).....  | \$10.00              |
| • Domestic outgoing (each) .....   | \$25.00                           | Notary fee.....   | \$15.00              |
| • Foreign incoming (each).....   | \$50.00                           | Overdraft or Returned Item fee (business accounts).....   | \$35.00/presentation |
| • Foreign outgoing (each) .....  | \$50.00                           | Overdraft or Returned Item fee for any item \$10 or less that overdraws your account by more than \$10 after posting all transactions at the end of the business day (personal accounts) <sup>1</sup> ..... | \$10.00/presentation |
| Copies of cashier's checks and paid checks (each) .....  | \$4.00                            | Overdraft or Returned Item fee for any item greater than \$10 that overdraws your account by more than \$10 after posting all transactions at the end of the business day (personal accounts).....          | \$35.00/presentation |
| Copy of previous statement (each).....   | \$5.00                            | Maximum daily Overdraft or Returned Item fees (per day) (personal accounts) .....   | \$140.00             |
| Counter checks (per sheet) .....   | \$4.00                            | Maximum daily Overdraft or Returned Item fees (per day) (business accounts) .....   | \$350.00             |
| Credit rating form or verification of deposit form (each).....   | \$20.00                           | Continuous Overdraft Fee (checking accounts only) beginning on the 5th business day and ending on the 14th business day the account continues to be overdrawn <sup>2</sup> .....                            | \$5.00 per day       |
| Debit card replacement .....   | \$5.00                            | Overdraft protection transfer fee .....   | \$10.00              |
| Deposited checks (and other items) returned unpaid (charged back to account – business accounts).....  | \$12.00                           |   |                      |
| Deposited checks (and other items) returned unpaid (releared – business accounts).....   | \$12.00                           |   |                      |
| Deposited checks (and other items) returned unpaid and requiring special handling (business accounts).....                                   | \$12.00                           |   |                      |
| Deposited check returned notification by phone (business accounts).....  | \$7.00                            |   |                      |

Overdraft: Item is paid even when your account does not have enough money based on the balance.

Returned Item: Item is returned when your account does not have enough money based on the balance.

1. Overdraft or Returned Item fees will not be charged if the balance in your account is overdrawn by \$10 or less after posting all transactions after the end of the business day.

2. This is in addition to Overdraft or Returned Item fees and applies even if your account is overdrawn by \$10 or less.

Mechanics Bank uses the following to determine the balance that is available to pay items to your account each day. First, we take your present balance, which is your balance at the end of the previous business day (also called your current or ledger balance). This will be the balance that appears on your Bank statement each day. Then, we add or subtract any transactions known to the Bank that you've made to your account today (e.g., deposits, debit card transactions, ATM withdrawals, and payments scheduled for today). It doesn't include any checks you may have written but haven't yet been cashed. The remaining balance, less any holds placed on deposits, is your Available Balance (also called your collected balance).

The Available Balance used for ATM and everyday debit card transactions on accounts with Standard Coverage is the ledger balance (previous day's statement balance), plus deposits, less any holds on deposited funds, plus any available Overdraft Protection, but does NOT include the Overdraft Privilege limit. For accounts with Extended Coverage, your Overdraft Privilege limit will be considered when authorizing ATM and everyday debit card transactions.

800.797.6324

www.MechanicsBank.com

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# Schedule of Fees & Charges *continued*

## Personal and Business Products

Effective September 13, 2023

|   |                                  |
|---|----------------------------------|
| Overnight delivery of check payment .....                     | \$18.00                          |
| Paper statement .....   | \$2.00                           |
| Special statement cutoff .....                                | \$5.00                           |
| Stop payments (all items and renewals) (each) .....           | \$30.00                          |
| Transfer of funds by phone (live agent) .....                 | \$2.00                           |
| Wire transfers  |                                  |
| • Incoming (each) (bank customers only) .....                 | \$10.00                          |
| • Outgoing (each) (bank customers only) .....                 | \$30.00                          |
| • Foreign outgoing (each) .....                               | \$40.00                          |
| • Online domestic (each) (outgoing) (business accounts) ..... | \$15.00                          |
| • Online foreign (each) (outgoing) (business accounts) .....  | \$25.00                          |
| • Phone originated (each) (business accounts) .....           | \$100.00                         |
| • Wire with special handling (each) .....                     | \$20.00 (plus wire transfer fee) |
| • Wire investigation (per investigation) .....                | \$50.00                          |
| • Wire correction/amendment .....                             | \$25.00                          |
| Wire notification   |                                  |
| • By email .....  | \$2.00                           |
| • By fax .....  | \$5.00                           |
| • By phone .....  | \$7.00                           |

### Personal Online Banking

|  |                              |
|--|------------------------------|
| Online Stop Payment (on a paper check) ..... | \$25.00                      |
| External transfers                           |                              |
| • Next-day transfer .....                    | \$4.00 per outbound transfer |
| • 3-day transfer .....                       | \$2.00 per outbound transfer |

### Business Online Banking

For the full Business Online Banking Schedule of Fees, please contact your Banker.

**Pay Protect** – Principal preservation intermediary bank fee (per international business wire in U.S. dollars)

- \$0.00 - \$199.99 .....
- \$200.00 - \$19,999.99 .....
- \$20,000.00 - \$49,999.99 .....
- \$50,000.00 and greater .....

### Minimum Balances to Open

|  |             |
|--|-------------|
| Personal deposit accounts (except those noted below) ..... | \$25.00     |
| Business deposit accounts (except those noted below) ..... | \$100.00    |
| Personal Savings Account (Minor) .....                     | \$5.00      |
| Personal Money Market Account .....                        | \$100.00    |
| Platinum Market Rate Account .....                         | \$50,000.00 |
| Private Client Checking Account .....                      | \$100.00    |
| Private Client Money Market Account .....                  | \$100.00    |
| Business Investment Money Market Account .....             | \$25,000.00 |
| Certificates of Deposit .....                              | \$1,000.00  |

### Safe Deposit Box

| Box size      | Annual fee* | Box size     | Annual fee* |
|---------------|-------------|--------------|-------------|
| 2x5, 2.5x5    | \$50.00     | 10x5, 10.5x5 | \$130.00    |
| 4x2           | \$50.00     | 10x6         | \$150.00    |
| 3x5, 3x6, 2x7 | \$60.00     | 10x9         | \$180.00    |
| 4x5           | \$70.00     | 10x10        | \$200.00    |
| 10x2          | \$70.00     | 11x10        | \$220.00    |
| 5x5           | \$80.00     | 10x15        | \$230.00    |
| 5x7           | \$80.00     | 16x10        | \$250.00    |
| 10x3, 10.5x3  | \$100.00    | 15x18        | \$280.00    |
| 10x4, 10.5x4  | \$120.00    | 15x20        | \$300.00    |

|   |                          |
|---|--------------------------|
| Safe deposit box set-up fee .....             | \$20.00                  |
| Safe deposit box past due fees .....          | \$25.00                  |
| Safe deposit box forced entry .....           | \$150.00                 |
| Safe deposit box key replacement (each) ..... | \$25.00                  |
| Safe deposit box lock change .....            | \$25.00 plus actual cost |
| Expedited processing fee .....                | \$100.00                 |

\* Standard annual rates require automatic payment from an eligible Mechanics Bank account, and do not reflect discounts available through personal checking account benefits. Annual fee payment by invoice available for a \$35.00 fee.