

Schedule of Fees & Charges

Personal and Business Products

Effective February 1, 2024

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 (business account).....	\$3.00	Deposited check returned notification by phone (business accounts).....	\$7.00
ATM withdrawal (out of network) fees*		Excessive debit item (transaction) fee	\$5.00/item
• Domestic (non-Mechanics Bank ATM)	\$2.50	Foreign check processing (Canadian checks in US dollars)	no charge
• International (non-Mechanics Bank ATM)	\$2.50	Foreign check processing (other checks)	
*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).		• Correspondent fee.....	\$20.00/item
Cashier's checks (each) (customers only)	\$10.00	• Foreign bank fee.....	actual cost
Cashier's check as a replacement for a check drawn on a customer's account	\$12.00	Foreign drafts.....	\$45.00/each
Cashing of check(s) drawn on a customer personal or business account by non-customers (each)	\$6.00	Inactive account (dormant account)	charged as active
Check printing	varies depending on check style	Legal process (garnishments, levies)	\$100.00
Clerical/Research work (business account research).....	\$30.00 (per hour/1 hour minimum)	Medallion stamp (per signature).....	\$20.00
Collections		Multiple statement originals (business account).....	\$2.00
• Domestic incoming (each)	\$25.00	Night depository key (set-up)	\$20.00
• Domestic outgoing (each).....	\$25.00	Night depository key replacement (each).....	\$10.00
• Foreign incoming (each)	\$50.00	Notary fee	\$15.00
• Foreign outgoing (each).....	\$50.00	Overdraft or Returned Item fee (business accounts).....	\$35.00/presentment
Copies of cashier's checks and paid checks (each – business account).....	\$4.00	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) ¹	\$10.00/presentment
Copy of previous statement (each – business account)	\$5.00	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/presentment
Counter checks (per sheet).....	\$4.00	Maximum daily Overdraft or Returned Item fees (per day, personal accounts).....	\$140.00
Credit rating form or verification of deposit form (each).....	\$20.00	Maximum daily Overdraft or Returned Item fees (per day, business accounts).....	\$350.00
Debit card replacement	\$5.00	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 ²	\$5.00 per day
Deposited checks (and other items) returned unpaid (charged back to account – business accounts).....	\$12.00	Overdraft protection transfer fee.....	\$10.00
Deposited checks (and other items) returned unpaid (recleared – business accounts)	\$12.00		
Deposited checks (and other items) returned unpaid and requiring special handling (business accounts)	\$12.00		

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.

Schedule of Fees & Charges *continued*

Personal and Business Products

Effective February 1, 2024

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	N/A
• \$200.00 - \$19,999.99.....	\$15.00
• \$20,000.00 - \$49,999.99.....	\$20.00
• \$50,000.00 and greater	\$25.00

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.