

**Mechanics Bank**

# **Business Account Transition Guide**

Important dates and information regarding  
your upcoming account transition

**MARCH 20-23, 2026**



Visit [mechanicsbank.com/transitionhub](https://mechanicsbank.com/transitionhub)  
for the latest info or stop by your branch.

# About Mechanics Bank

We're your neighbors who live and work in your community. We share your values and aspirations. And as bankers, we endeavor to help you achieve your financial goals through offerings including personal banking, business banking, trust and estate services, private banking and wealth management services. It's a commitment we've taken seriously since 1905, when railroad workers, ship builders and immigrants from around the world placed their trust in us.

## System transition starts Friday, March 20, 2026

Our transition from the former HomeStreet banking system to the Mechanics Bank systems will begin on Friday, March 20, 2026. We are excited about continuing to serve you and are committed to supporting a smooth and seamless process. Over the weekend of March 21-22, all bank products and services (including online and mobile banking) will be transitioned to the Mechanics Bank platforms.

In addition to business account transitions, most business banking customers will transition to our new Mechanics Bank Online & Mobile Banking PLUS system. Some will transition to our Commercial Center system. You will be contacted separately with additional information if you will become a Commercial Center system user. Please see the Online Banking section on page 7 for more guidance.

## What can you expect?

This guide is your first step. On the following pages you will find important dates and times that account access will be limited during this transition period. It also includes instructions and actions you may need to take, an overview of changes that may be made to your current account(s) or how you do your banking.

Some other highlights:

- If we find we must change your account number, we will notify you directly
- The Online Banking section on page 7 provides handy "how to" information for our online and mobile banking platforms, including how to login for the first time and what information will be transferred from the former HomeStreet online banking system
- Additional updated information, tips, tutorials/user guides, and answers to frequently asked questions are available on our website (see link below)



Please visit [mechanicsbank.com/transitionhub](https://mechanicsbank.com/transitionhub) for the latest updates, training videos, tips, and frequently asked questions!

## IMPORTANT

**Mechanics Bank uses two versions of Business Online and Mobile Banking at this time. During this transition, your HomeStreet account will move to our newest and latest online platforms, offering more features and the latest secure technology.**

**Unless you've been notified otherwise, on Monday, March 23, 2026, be sure to login on our **PLUS** platform:**

- Online Banking PLUS
- Mobile Banking PLUS

**If your account(s) will transition to Commercial Center, you will be contacted directly in advance.**

# IMPORTANT DATES and EVENTS

THURSDAY  
MARCH  
**19**  
2026

- **Online Bill Pay** services will end at 3:00pm (PT)
- **ACH Origination** services will end at 5:00pm (PT)
- **Update Contact Info:** Make sure your contact information is accurate and updated (see page 3 for instructions)
- **Download Quicken** and any other third-party financial software information BEFORE March 19
- **Download account statements and tax documents** associated with your homestreet.com online banking accounts BEFORE Friday, March 20

FRIDAY  
MARCH  
**20**  
2026

- **All branches are open** during regular operating hours
- **HomeStreet Business Online Banking** (and related services) on homestreet.com will end at 5:00pm (PT)
- **HomeStreet Mobile Business app** (and related services) will end at 5:00pm (PT)
- **Wire Transfer** services will end at 3:00pm (PT)
- Access to **HomeStreet Automated 24-Hour Banking phone line** will end at 5:00pm (PT)
- **HomeStreet ATM, debit and credit cards** with the Visa® logo will continue to function without interruption until further notice. Some clients will receive a new Mechanics Bank ATM or debit card and will be notified in advance.
- **Account Statements** will be issued for all accounts on the former HomeStreet system at the end of the business day
- Customer Care available at 800.719.8080 until 6pm (PT). Closed Sat-Sun

SATURDAY  
MARCH  
**21**  
2026

SUNDAY  
MARCH  
**22**  
2026

- **HomeStreet Business Online Banking** (and related services) are not available
- **HomeStreet Mobile Business Banking app** (and related services) are not available
- **HomeStreet Automated 24-Hour Banking phone line** is not available

MONDAY  
MARCH  
**23**  
2026

- All branches are open for regular operating hours
- **Online Banking Plus** (and related services) are available on mechanicsbank.com
- **Mobile Banking Plus** (and related services) are available through the Mechanics Bank Mobile Banking Plus app
- **Commercial Center Online Banking** (and related services) are available on mechanicsbank.com
- **Commercial Center Mobile Banking** (and related services) are available through the Mechanics Bank Commercial Center mobile app
- **24/7 Automated Telebanking** is available at 800.797.6324
- The current HomeStreet routing number will continue to work. Please update any transactional material to the Mechanics Bank routing number (**121102036**) at your first opportunity.
- **Customer Care** team is available to help at **800.719.8080** M-F 8am - 6pm

Check [mechanicsbank.com/transitionhub](https://mechanicsbank.com/transitionhub) for specific system availability times/updates on March 23.

## Update your Contact Info Before March 20!

To ensure a smooth transition, we must have an active email address and phone number on file in order for you to login to the new Online Banking platform on March 23. Please take the time today to review your information:

- Login to your existing Business Online Banking account at [homestreet.com](http://homestreet.com) and update your contact info by clicking on "Administration," "Self Administration," "Personal Preferences." Please click the edit icon in the bottom right corner of the contact information you want to edit. To add an additional email address or phone number, please click "Add" in the bottom left, **OR**
- Call us at **800.719.8080** M-F 8am - 6pm, **OR**
- Stop by your local branch

**IMPORTANT: Update Your Email and Phone # Today!**

## Account Safety and Security During Transition

When any major system transition or upgrade takes place, there's bound to be a bit of confusion. Our goal is to minimize the disruptions and inconveniences during this time, and we apologize in advance for any adverse impact. We also want you and your accounts to be safe! Please note:

- This can be a time when fraudsters and scammers attempt to target account holders
- Remember, we will never initiate contact to you by phone, email, or text to ask you for any personal information such as account numbers, social security numbers, debit/ATM card numbers nor PINs
- Any contact we do make with you will be to ask you to contact us by phone or in person, or through our secure email platform, at which point we'll confirm your identity
- If you encounter or witness any suspicious activity, or question any efforts to contact you during this time, please talk to your local banker, branch office or call **Customer Care at 800.719.8080** and we will be happy to confirm our purpose and provide assistance

### DOES YOUR BUSINESS USE ACH OR WIRE TRANSFERS?

If you are a customer who streamlines payables with online Automated Clearing House (ACH) transfers using the ACH Network and/or originates wire transfers online, your business account(s) will be transitioned to the new Mechanics Bank **Commercial Center Online Banking** platform. Additional information will be provided to you directly or visit [mechanicsbank.com/commercialcenter](http://mechanicsbank.com/commercialcenter) for more information.

## FAST FACTS

### Your Account Number(s) Will Not Change

Unless you are notified, your account number(s) will remain the same.

### Online Banking Plus

Login at [mechanicsbank.com](http://mechanicsbank.com) on March 23. Be sure to select "Online Banking Plus" in the login options.

### Your HomeStreet ATM, Debit & Credit Cards

Still valid for use.



### Mobile Banking Plus

Users may download the Mechanics Bank Mobile Banking Plus app and login on March 23. See page 10 for additional information and instructions.

### Routing Number

The current HomeStreet routing number will continue to work. Please update any transaction material to the **Mechanics Bank routing number (121102036)** at your first opportunity after March 23.

### UserIDs are Changing

Your new UserID will be your ClientID + UserID. See page 9 for an example and more information.

## Conversion Details for All Business Deposit Accounts

- Your current business account on the former HomeStreet system is being transitioned to a new business account on the Mechanics Bank system on **Friday, March 20**
- In some cases, your new account will carry the same or comparable features, benefits and options or product name. In other cases, your new account may have different features, benefits, options or product name.
- Your account number will not change, unless we notify you directly
- The bank's Routing Number you use now will continue to work. However, when you order new checks or establish new ACH payments, please use the **updated Routing Number 121102036**.
- Please consult the attached "Change in Terms" schedules to identify the changes to your account
- Notification of any service and/or fee changes for analyzed and non-analyzed commercial checking accounts will be provided electronically before March 23, 2026
- If you are unsure of your current account name, please refer to your most recent account statement
- You may continue to use your existing HomeStreet or Mechanics Bank checks and deposit slips without interruption. However, when you order new checks or deposit slips, please use the **updated Routing Number 121102036**.

- Direct deposits and pre-scheduled automatic transfers to and from your accounts will continue without interruption. Automatic transfers will be posted to the account nightly on the same business day that the transfer is scheduled, or the next business day if the transfer is scheduled on a weekend or holiday.
- Your first account statement following the conversion date will reflect the title of your new Mechanics Bank product. If, after reviewing the features of the new account, you determine that it does not meet your needs, please contact your local branch staff and we'll be happy to discuss account options that better meet your needs.
- When you need to order new checks or personalized banking documents, you can order by phone or in person at your local branch

## Analyzed Accounts

Please contact your business banker for complete pricing changes and additional information regarding Treasury Management products and services not listed here.

- If you currently receive paper analysis statements, these statements will only be available through online banking beginning on March 23
- Fees are subject to change without notice and pricing may vary

## Certificates of Deposit (CDs)

There are no changes to your CD term, interest rate, payment date or payment method, however, once your CD matures, it will be subject to Mechanics Bank terms and interest calculations in effect at the time of renewal.

## Account Statements

Your interim statement from Mechanics Bank will show a record of transactions through Friday, March 20, 2026 (no transactions will be processed on March 21 or 22, 2026). Thereafter, your Mechanics Bank statements will be mailed or delivered electronically at approximately the same time each month as your current statements. You will receive two separate statements in March.

- If your product name changed, you will see the new name at the top of the 2nd statement
- Although you will notice a slightly different format, the information included in your statement will be the same
- If you receive eStatements (electronic statements) with your current account, you will continue to receive them
- If you currently receive paper statements, you will continue to receive them
- If you currently receive BOTH electronic and paper statements, you will continue to receive both
- If you have any questions after you receive your Mechanics Bank statement, please call Customer Care at 800.719.8080
- If you are an analyzed client receiving paper analysis statements, these statements will only be available electronically starting March 23

## STATEMENTS & TAX DOCUMENTS

Please download or print copies of bank statements and any tax documents associated with your homestreet.com online banking accounts BEFORE Friday, March 20. Access to your historical statements and tax documents may be limited when you login on March 23, 2026.

## Account Agreement

Your deposit Account Agreement has been modified. Please view the new Account Agreement by visiting [mechanicsbank.com/business-agreement-march2026](https://mechanicsbank.com/business-agreement-march2026). Additional copies are available in your local branch.

## Linked Overdraft Protection

If you currently have a linked account for overdraft protection, that link will be carried over on the new system. There's no further action you need to take.

- You may link one account or one credit line to your Checking Account for Overdraft Protection
- If multiple overdraft sources are on file, one will be designated as the primary Overdraft Protection source. Please contact your Banker to learn which overdraft source has been designated for your unique situation.
- To update your primary linked Overdraft Protection source, please speak with your Banker

## ATM, Debit and Credit Cards

Your HomeStreet ATM, debit and credit cards with a Visa® logo will continue to work after March 20 with no interruptions, until further notice.

- ATM-only cards (those without a Visa logo) will be replaced the first week of March
- Wealth Management clients will receive updated Mechanics Bank ATM and debit cards the first week of March
- Any recurring payments you make linked to your current HomeStreet debit card will continue uninterrupted

## Wire Transfers

- Wire transfer services will end at 3:00pm (PT) on Friday, March 20, 2026
- For incoming wire transfers dated after Friday, March 20, 2026, please notify the senders of Mechanics Bank's routing and transit number, which is **121102036**
- Outgoing wire transfers can be made in person at your local branch

**Online wire origination cut off times** for Commercial Center customers are as follows:

- Online wire origination 3:30pm PT
- Online FX wire origination 1:30pm PT

## Safe Deposit Boxes

Please continue to access and use your Safe Deposit Box as you normally do.

- Refer to the attached Schedule of Fees and Charges for any changes associated with your Safe Deposit Box
- Annual rental fee by box varies by size. If your fee changes, you will be contacted before your annual renewal date
- Please contact your local branch for availability and pricing

## Business Loan Accounts

All business loan rates, terms and conditions will remain the same.

- Your loan account number may change. If applicable, you will receive a separate mailing before March 23 with your new loan number information
- The terms of your loan are unchanged
- Loan payments should be made according to the original payment schedule to the address noted on your current billing statement
- Automatic loan payments that you currently have set up in your online banking and bill pay system will continue to be made after March 23, 2026. However, please verify that all payee and scheduled payment information is complete and accurate once you've logged in to the new Business Online Banking (or Commercial Center) bill pay platforms on [mechanicsbank.com](https://mechanicsbank.com).
- Any automated payments made to your loan account from an existing Mechanics Bank account will be automatically updated
- If you pay your loan from a different bank account, please update your ACH information with the Mechanics Bank routing number (121102036)

## Information We Provide to Credit Bureaus

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

## Online Banking for Businesses

HomeStreet business online banking accounts will use one of two online business banking platforms at Mechanics Bank beginning on March 23, 2026:

- **Online Banking Plus**
- **Commercial Center Online Banking**

**The majority of businesses will transition to Online Banking Plus.** If your business is being transitioned to Commercial Center Online Banking, we will notify you in advance, and provide detailed information and instructions in a series of separate communications.

Additional information about both platforms can be found at [mechanicsbank.com/transitionhub](https://mechanicsbank.com/transitionhub).

## Commercial Center Online Banking

Business clients who streamline payables with online Automated Clearing House (ACH) transfers using the ACH Network and/or originate wire transfers online will be transitioned to the new Commercial Center Online and Mobile Banking platforms.

If your business is being transitioned to the Commercial Center Online Banking platform, you will be notified in advance. Additional information, instructions, and training resources will be provided in the coming weeks - via your banker, through email, and through messaging on your current HomeStreet business online banking platform. Copies of these communications and additional resources will be available online at [mechanicsbank.com/commercialcenter](https://mechanicsbank.com/commercialcenter).

## Online Banking Plus Overview

Business Online Banking users who currently access their accounts on [homestreet.com](https://homestreet.com) will be converting to Mechanics Bank's **Online Banking Plus** on [mechanicsbank.com](https://mechanicsbank.com).

- **HomeStreet Business Online Bill Pay** access will end on Thursday, March 19 at 3:00pm (PT)
- **HomeStreet Online ACH Origination** services will end on Thursday, March 19 at 5:00pm (PT)
- **HomeStreet Wire Transfer** services will end on Friday, March 20 at 3:00pm (PT)
- **HomeStreet Business Online Banking** access will end on Friday, March 20 at 5:00pm (PT)

### Online Banking Plus Access

- Access to your account on **Online Banking Plus** at [mechanicsbank.com](https://mechanicsbank.com) will be available on Monday, March 23
- Visit [mechanicsbank.com/transitionhub](https://mechanicsbank.com/transitionhub) for specific system availability times/updates on March 23

### Bill Pay/Transfers:

- If you use business online bill pay services, all your payee information will transfer over to the new **Online Banking Plus** platform
- Any future dated or recurring payments or transfers, and bill payments will also transfer over to the new platform
- Once you have access to your account, we recommend that you check your account and bill pay/transfer information to verify it has transferred accurately
- Some transferred information may be organized differently on the new platform than in your current bill pay/transfer system. Please allow time to organize your information to your preferred format.



Please visit [mechanicsbank.com/transitionhub](https://mechanicsbank.com/transitionhub) for the latest updates, training videos, tips, and frequently asked questions!



- Payment history for the past twelve (12) months will transfer over. If you wish to capture any additional history, please download that from your account in advance of March 19.
- Transfer history will not be available in the new platform. If you wish to capture any transfer history, please download those in advance of March 19.

**Statements and Tax Documents:** Please download or print copies of your account statements and any tax documents associated with your homestreet.com online banking accounts BEFORE Friday, March 20. Access to your historical statements and tax documents may be limited on Online Banking Plus when you login on March 23, 2026.

**Account Alerts:** If you currently use Account Alerts or Text Banking in your homestreet.com online account, you will need to re-establish those in your new Online Banking Plus profile on mechanicsbank.com, on or after March 23.

**System & Browser Requirements:** Please visit [mechanicsbank.com/transitionhub](https://mechanicsbank.com/transitionhub) for more information.

**Quicken:** Users of Quicken and any other third-party financial software users should download their information from their homestreet.com online banking account before March 19.

#### Update Your Contact Information:

- Login to your existing Business Online Banking account at homestreet.com and update your contact info by clicking "Administration," "Self Administration," "Personal Preferences"
- Click the edit icon in the bottom right corner of the contact information you want to edit
- To add an additional email address or phone number, please click "Add" in the bottom left; **OR**
- Call us at 800.719.8080 M-F 8am - 5pm (PT), **OR**
- Stop by your local branch

#### First Login to Online Banking Plus at mechanicsbank.com on March 23, 2026

Your online banking UserID will change. To access your online account(s), you will use a combination of your Client ID + your current UserID. For example, if your Client ID is 1234 and your UserID is j@ckSm1th, your new UserID will be 1234j@ckSm1th.

1. Visit [mechanicsbank.com](https://mechanicsbank.com)
2. **On the login box**, ensure that **Online Banking Plus** is selected (please note that there are multiple online banking platforms to choose from. Please be sure to select **Online Banking Plus**).
3. Enter your updated username (clientID + current homestreet.com userID) and current homestreet.com password
4. A new window will ask you for additional, required information that will be familiar to you
5. Upon verification, you will be asked how you wish to receive a one-time passcode: via voice call, text or email
6. You will need to provide this one-time passcode to set up your new password

7. Once you accept the Terms & Conditions of site usage, your access will be granted

If you are not a current user at **homestreet.com** you may register your current account for online banking on mechanicsbank.com until **March 19, 2026**. After this date no new online banking registrations will be accepted until March 23 on mechanicsbank.com. First time login information for Commercial Center at mechanicsbank.com on March 23, 2026, will be provided as a separate communication.

## Mobile Banking Plus

Mobile banking on the HomeStreet Mobile Business Banking app will no longer be available on Friday, March 20, 2026.

Mobile Banking users who currently access their accounts on the HomeStreet Mobile Business Banking app will need to switch to the new Mechanics Bank **Mobile Banking Plus** app beginning on March 23, 2026.

In order to use the Mechanics Bank **Mobile Banking Plus** app you must:

- Be a registered user of Mechanics Bank **Online Banking Plus**. **Be sure to register in the "Plus" version** of online banking options.
- Download the **Mobile Banking Plus** app from the appropriate app store online. **Be sure to download and use the "Plus" version of the app.** It's the white app icon!

**Account Alerts:** If you had account alerts set up on your HomeStreet account in the HomeStreet online or mobile banking platforms they will need to be re-established on the new Mechanics Bank Online Banking Plus and/or **Mobile Banking Plus** platform beginning March 23, 2026.

**Text Banking:** If you used Text banking with HomeStreet you will need to re-enroll on or after March 23 through **Online Banking Plus**.

The Mechanics Bank **Mobile Banking Plus** app (with remote check deposit) is available for participating smart phone and tablet operating devices (iOS, Android).

Visit [mechanicsbank.com/transitionhub](https://mechanicsbank.com/transitionhub) for more information, including links to download our app, registration instructions, video tutorials, frequently asked questions, terms and conditions, and more.

### IMPORTANT

Make sure you download the correct app!

Look for the **Mobile Banking Plus** app in your app store (the white square with the gold icon, as shown here).



MB Plus

### Online Banking Plus and Mobile Banking Plus Users:

**For helpful video tutorials and more detailed instructions, please visit us online at [mechanicsbank.com/transitionhub](https://mechanicsbank.com/transitionhub)**

## Business Deposit Accounts

Current Account Name	New Account Name (effective 3/23/26)
Checking	
Business Basics	Smart Business Checking
Business Advantage	Business Interest Checking
Public Funds Interest Checking	Public Entity Interest Checking
Business Analyzed Checking	Analyzed Checking
Business Analyzed Interest Checking	Analyzed Interest Checking
Public Funds Analyzed Checking	Public Entity Checking
Public Funds Analyzed Interest Checking	Public Interest Analyzed Checking
IOLTA - CA	State Bar of CA Legal Trust Account
IOLTA - WA, OR, HI	IOLTA (Non-CA)
IOLTA Analyzed Checking - CA	State Bar of CA Legal Trust Account
IOLTA Analyzed Checking - WA, OR, HI	IOLTA (Non-CA)
IRETA	IRETA
IRETA Analyzed Checking	IRETA
Savings	
Business Savings	Business Savings
Money Market	
Business Money Market	Business Money Market
Business Money Market Special	Business Money Market
Hawaii Property Management Business Money Market	Business Money Market
Hawaii Performance Business Money Market	Business Money Market
Public Funds Money Market	Public Money Market
Certificate of Deposit (CD)	
Custom/Featured CD (<\$90K)	Business CD
Jumbo CD (>= \$90K)	Business CD
IRA CD	Public Funds CD

See the following change in terms notices, schedule of fees and charges; and reference to account agreements modifications.

Business Deposit Accounts **Change in Terms**

The following pages illustrate the changes in terms, features and benefits to your current Mechanics Bank deposit accounts transitioning to the corresponding new Mechanics Bank deposit account. Check your most recent account statement(s) for your specific account name(s). All changes take effect March 23, 2026.

## Business Basics to Smart Business Checking

ACCOUNT FEATURE	CURRENT ACCOUNT Business Basics	NEW ACCOUNT Smart Business Checking
<b>Monthly service charge</b>	\$10	\$10
<b>Criteria to avoid a monthly service charge</b>	\$1,000 minimum daily balance	<ul style="list-style-type: none"> <li>\$3,000 average monthly collected balance<sup>1</sup> in your Smart Business Checking account <b>OR</b></li> <li>\$6,000 average monthly combined balances<sup>2</sup> in all eligible Mechanics Bank deposit accounts</li> </ul>
<b>Transactional item fee</b>	200 items included per statement cycle; \$0.35 per additional transaction item thereafter	200 items <sup>3</sup> included per statement cycle; \$0.40 per additional transaction item thereafter
<b>Cash deposit limitations and fees</b>	\$0	\$5,000 cash deposits included per statement cycle; \$0.20 per \$100 of additional cash deposits thereafter
<b>Online banking fee</b>	\$0	No monthly fee for Basic Plan with up to ten (10) accounts
<b>Remote deposit capture discount</b>	\$0	\$5 monthly

1. The average monthly collected balance is calculated by adding the collected principal in the account for each day of the statement cycle and dividing that figure by the number of days in the cycle.
2. When determining the criteria to avoid monthly service charges, Combined Balances means the average monthly collected balance of your primary checking account, together with the average monthly combined balances (determined on the statement date of the primary checking account) in your other eligible Mechanics Bank business deposit accounts. For sole proprietors only, combined balances may include business and personal deposits. The waiver does not apply when the account is in a "non-owned" account type classification.
3. Transactional items include any combination of deposits processed, items deposited, and checks paid.

2136-PROD/0226

Business Advantage to Business Interest Checking		
ACCOUNT FEATURE	CURRENT ACCOUNT Business Advantage	NEW ACCOUNT Business Interest Checking
Interest earning	Compound	Simple <sup>1</sup>
Minimum daily balance to earn interest	\$1,000	\$0
Monthly service charge	\$15	\$20
Criteria to avoid a monthly service charge	\$5,000 minimum daily balance	<ul style="list-style-type: none"><li>• \$10,000 average monthly collected balance<sup>2</sup> in your Business Interest Checking account <b>OR</b></li><li>• \$30,000 average monthly combined balances<sup>3</sup> in all eligible Mechanics Bank deposit and loan accounts</li></ul>
Transactional item fee	200 items included per statement cycle; \$0.35 per additional transaction item thereafter	300 items <sup>4</sup> included per statement cycle; \$0.40 per additional transaction item thereafter
Cash deposit limitations and fees	\$0	\$10,000 cash deposits included per statement cycle; \$0.20 per \$100 of additional cash deposits thereafter
Online banking fee	\$0	No monthly fee for Basic Plan with up to ten (10) accounts
Remote deposit capture discount	\$0	\$10 monthly

1. Interest is simple and not compounded. Interest is calculated daily on your ledger balance and credited to your account monthly.

**Effect of Closing Your Account:** If an interest-bearing account is closed for any reason before accrued interest is actually paid, interest may not be paid for the last interest period.

**When Interest Begins to Accrue:** Interest begins to accrue on the business day we receive credit for your deposit. For cash, wire transfers and electronic direct deposits, interest begins to accrue on the business day of your deposit.

2. The average monthly collected balance is calculated by adding the collected principal in the account for each day of the statement cycle and dividing that figure by the number of days in the cycle.

3. When determining the criteria to avoid monthly service charges, Combined Balances means the average monthly collected balance of your primary checking account, together with the average monthly combined balances (determined on the statement date of the primary checking account) in your other eligible Mechanics Bank business deposit and business loan accounts. For sole proprietors only, combined balances may include business and personal deposits and loans. The waiver does not apply when the account is in a "non-owned" account type classification.

4. Transactional items include any combination of deposits processed, items deposited, and checks paid.

2136-PROD/0226

Public Funds Interest Checking to Public Entity Interest Checking		
ACCOUNT FEATURE	CURRENT ACCOUNT Public Funds Interest Checking	NEW ACCOUNT Public Entity Interest Checking
Interest earning	Compound	Simple <sup>1</sup>
Monthly service charge	\$15	\$20
Criteria to avoid a monthly service charge	\$5,000 minimum daily balance	<ul style="list-style-type: none"><li>• \$10,000 average monthly collected balance<sup>2</sup> in your Public Entity Interest Checking account <b>OR</b></li><li>• \$20,000 average monthly combined balances<sup>3</sup> in all eligible Mechanics Bank deposit and loan accounts</li></ul>
Transactional item fee	200 items included per statement cycle; \$0.35 per additional transaction item thereafter	300 items <sup>4</sup> included per statement cycle; \$0.40 per additional transaction item thereafter
Cash deposit limitations and fees	\$0	\$10,000 cash deposits included per statement cycle; \$0.20 per \$100 of additional cash deposits thereafter
Online banking fee	\$0	No monthly fee for Basic Plan with up to ten (10) accounts
Remote deposit capture discount	\$0	\$10 monthly

1. Interest is simple and not compounded. Interest is calculated daily on your ledger balance and credited to your account monthly.

**Effect of Closing Your Account:** If an interest-bearing account is closed for any reason before accrued interest is actually paid, interest may not be paid for the last interest period.

**When Interest Begins to Accrue:** Interest begins to accrue on the business day we receive credit for your deposit. For cash, wire transfers and electronic direct deposits, interest begins to accrue on the business day of your deposit.

2. The average monthly collected balance is calculated by adding the collected principal in the account for each day of the statement cycle and dividing that figure by the number of days in the cycle.

3. When determining the criteria to avoid monthly service charges, Combined Balances means the average monthly collected balance of your primary checking account, together with the average monthly combined average balances (determined on the statement date of the primary checking account) in your other eligible Mechanics Bank deposit and loan accounts.

4. Transactional items include any combination of deposits processed, items deposited, and checks paid.

2136-PROD/0226



IOLTA - CA to State Bar of CA Legal Trust Account		
ACCOUNT FEATURE	CURRENT ACCOUNT IOLTA - CA	NEW ACCOUNT State Bar of CA Legal Trust Account
Interest earning	Compound	Simple <sup>1</sup>
Monthly service charge	The lesser of \$10 or amount of interest earned during statement cycle	\$0
Additional criteria	Operating account with the Bank required	None

1. Interest is simple and not compounded. Interest is calculated daily on your ledger balance and is remitted to the State Bar of California in accordance with statutory requirements. To earn interest, your account must be open at the end of the statement period when we make the interest calculation. You may not withdraw interest from the account.

**Effect of Closing Your Account:** If an interest-bearing account is closed for any reason before accrued interest is actually paid, interest may not be paid for the last interest period.

**When Interest Begins to Accrue:** Interest begins to accrue on the business day we receive credit for your deposit. For cash, wire transfers and electronic direct deposits, interest begins to accrue on the business day of your deposit.

2147-PROD/0226

IOLTA - WA, OR, HI to IOLTA (Non-CA)		
ACCOUNT FEATURE	CURRENT ACCOUNT IOLTA - WA, OR, HI	NEW ACCOUNT IOLTA (Non-CA)
Interest earning	Compound	Simple <sup>1</sup>
Monthly service charge	The lesser of \$10 or amount of interest earned during statement cycle	\$0
Additional criteria	Operating account with the Bank required	None

1. Interest is simple and not compounded. Interest is calculated daily on your ledger balance and is remitted to the applicable state bar, legal foundation, or governing authority in accordance with applicable law. To earn interest, your account must be open at the end of the statement period when we make the interest calculation. You may not withdraw interest from the account.

**Effect of Closing Your Account:** If an interest-bearing account is closed for any reason before accrued interest is actually paid, interest may not be paid for the last interest period.

**When Interest Begins to Accrue:** Interest begins to accrue on the business day we receive credit for your deposit. For cash, wire transfers and electronic direct deposits, interest begins to accrue on the business day of your deposit.

2173-PROD/0226

Business Savings to Business Savings		
ACCOUNT FEATURE	CURRENT ACCOUNT Business Savings	NEW ACCOUNT Business Savings
Interest earning	Compound	Simple <sup>1</sup>
Monthly service charge	\$1	\$5
Criteria to avoid a monthly service charge	\$200 minimum daily balance	<ul style="list-style-type: none"><li>Average monthly collected balance<sup>2</sup> is at least \$500 <b>OR</b></li><li>The account is linked with a Mechanics Bank business checking account for overdraft protection</li></ul>
Account restrictions	Ten (10) withdrawals/debits per statement cycle, <b>including</b> in person and ATM withdrawals	No restrictions
Excess withdrawal fee	\$5 per item for each debit transaction in excess of ten (10) withdrawals/debits per statement cycle	\$0

1. Interest is simple and not compounded. Interest is calculated daily on your ledger balance and if combined with your checking statement, is credited to your account monthly. Otherwise, it will be credited quarterly.

**Effect of Closing Your Account:** If an interest-bearing account is closed for any reason before accrued interest is actually paid, interest may not be paid for the last interest period.

**When Interest Begins to Accrue:** Interest begins to accrue on the business day we receive credit for your deposit. For cash, wire transfers and electronic direct deposits, interest begins to accrue on the business day of your deposit.

2. The average monthly collected balance is calculated by adding the collected principal in the account for each day of the statement cycle and dividing that figure by the number of days in the cycle.

2141-PROD/0226

Business Money Market to Business Money Market		
ACCOUNT FEATURE	CURRENT ACCOUNT Business Money Market	NEW ACCOUNT Business Money Market
Interest earning	Compound	Simple <sup>1</sup>
Monthly service charge	\$5	\$12
Criteria to avoid a monthly service charge	\$1,000 minimum daily balance	\$3,000 average monthly collected balance <sup>2</sup>
Account restrictions	Ten (10) withdrawals/debits per statement cycle, <b>including</b> in person and ATM withdrawals	Six (6) withdrawals/debits per statement cycle. In person and ATM withdrawals are <b>excluded</b> .
Excess withdrawal fee	\$15 per item for each debit transaction in excess of ten (10) withdrawals/debits per statement cycle	\$5 per item for each debit transaction in excess of six (6) withdrawals/debits per statement cycle <sup>3</sup>

1. Interest is simple and not compounded. Interest is calculated daily on your ledger balance and credited to your account monthly.

**Effect of Closing Your Account:** If an interest-bearing account is closed for any reason before accrued interest is actually paid, interest may not be paid for the last interest period.

**When Interest Begins to Accrue:** Interest begins to accrue on the business day we receive credit for your deposit. For cash, wire transfers and electronic direct deposits, interest begins to accrue on the business day of your deposit.

2. The average monthly collected balance is calculated by adding the collected principal in the account for each day of the statement cycle and dividing that figure by the number of days in the cycle.

3. Transfers from this account to another account or to third parties by preauthorized, automatic or telephone transfer or by check, debit card, point-of-sale or similar order to third parties are limited to six (6) per statement cycle.

2130-PROD/0226

<i>Business Money Market Special to Business Money Market</i>		
ACCOUNT FEATURE	CURRENT ACCOUNT Business Money Market Special	NEW ACCOUNT Business Money Market
Interest earning	Compound	Simple <sup>1</sup>
Monthly service charge	\$5	\$12
Criteria to avoid a monthly service charge	\$1,000 minimum daily balance	\$3,000 average monthly collected balance <sup>2</sup>
Account restrictions	Ten (10) withdrawals/debits per statement cycle, <b>including</b> in person and ATM withdrawals	Six (6) withdrawals/debits per statement cycle. In person and ATM withdrawals are <b>excluded</b> .
Excess withdrawal fee	\$15 per item for each debit transaction in excess of ten (10) withdrawals/debits per statement cycle	\$5 per item for each debit transaction in excess of six (6) withdrawals/debits per statement cycle <sup>3</sup>

1. Interest is simple and not compounded. Interest is calculated daily on your ledger balance and credited to your account monthly.

**Effect of Closing Your Account:** If an interest-bearing account is closed for any reason before accrued interest is actually paid, interest may not be paid for the last interest period.

**When Interest Begins to Accrue:** Interest begins to accrue on the business day we receive credit for your deposit. For cash, wire transfers and electronic direct deposits, interest begins to accrue on the business day of your deposit.

2. The average monthly collected balance is calculated by adding the collected principal in the account for each day of the statement cycle and dividing that figure by the number of days in the cycle.

3. Transfers from this account to another account or to third parties by preauthorized, automatic or telephone transfer or by check, debit card, point-of-sale or similar order to third parties are limited to six (6) per statement cycle.

2138-PROD/0226

<i>Hawaii Property Management Business Money Market to Business Money Market</i>		
ACCOUNT FEATURE	CURRENT ACCOUNT Hawaii Property Management Business Money Market	NEW ACCOUNT Business Money Market
Interest earning	Compound	Simple <sup>1</sup>
Monthly service charge	\$5	\$12
Criteria to avoid a monthly service charge	\$1,000 minimum daily balance	\$3,000 average monthly collected balance <sup>2</sup>
Account restrictions	Ten (10) withdrawals/debits per statement cycle, <b>including</b> in person and ATM withdrawals	Six (6) withdrawals/debits per statement cycle. In person and ATM withdrawals are <b>excluded</b> .
Excess withdrawal fee	\$15 per item for each debit transaction in excess of ten (10) withdrawals/debits per statement cycle	\$5 per item for each debit transaction in excess of six (6) withdrawals/debits per statement cycle <sup>3</sup>

1. Interest is simple and not compounded. Interest is calculated daily on your ledger balance and credited to your account monthly.

**Effect of Closing Your Account:** If an interest-bearing account is closed for any reason before accrued interest is actually paid, interest may not be paid for the last interest period.

**When Interest Begins to Accrue:** Interest begins to accrue on the business day we receive credit for your deposit. For cash, wire transfers and electronic direct deposits, interest begins to accrue on the business day of your deposit.

2. The average monthly collected balance is calculated by adding the collected principal in the account for each day of the statement cycle and dividing that figure by the number of days in the cycle.

3. Transfers from this account to another account or to third parties by preauthorized, automatic or telephone transfer or by check, debit card, point-of-sale or similar order to third parties are limited to six (6) per statement cycle.

2137-PROD/0226

Hawaii Performance Business Money Market to Business Money Market		
ACCOUNT FEATURE	CURRENT ACCOUNT Hawaii Performance Business Money Market	NEW ACCOUNT Business Money Market
Interest earning	Compound	Simple <sup>1</sup>
Monthly service charge	\$5	\$12
Criteria to avoid a monthly service charge	\$1,000 minimum daily balance	\$3,000 average monthly collected balance <sup>2</sup>
Account restrictions	Ten (10) withdrawals/ debits per statement cycle, <b>including</b> in person and ATM withdrawals	Six (6) withdrawals/debits per statement cycle. In person and ATM withdrawals are <b>excluded</b> .
Excess withdrawal fee	\$15 per item for each debit transaction in excess of ten (10) withdrawals/debits per statement cycle	\$5 per item for each debit transaction in excess of six (6) withdrawals/debits per statement cycle <sup>3</sup>

1. Interest is simple and not compounded. Interest is calculated daily on your ledger balance and credited to your account monthly.
- Effect of Closing Your Account:** If an interest-bearing account is closed for any reason before accrued interest is actually paid, interest may not be paid for the last interest period.
- When Interest Begins to Accrue:** Interest begins to accrue on the business day we receive credit for your deposit. For cash, wire transfers and electronic direct deposits, interest begins to accrue on the business day of your deposit.
2. The average monthly collected balance is calculated by adding the collected principal in the account for each day of the statement cycle and dividing that figure by the number of days in the cycle.
3. Transfers from this account to another account or to third parties by preauthorized, automatic or telephone transfer or by check, debit card, point-of-sale or similar order to third parties are limited to six (6) per statement cycle.

2143-PROD/0226

Public Funds Money Market to Public Money Market		
ACCOUNT FEATURE	CURRENT ACCOUNT Public Funds Money Market	NEW ACCOUNT Public Money Market
Interest earning	Compound	Simple <sup>1</sup>
Monthly service charge	\$5	\$10
Criteria to avoid a monthly service charge	\$1,000 minimum daily balance	\$2,500 average monthly collected balance <sup>2</sup>
Account restrictions	Ten (10) withdrawals/ debits per statement cycle, <b>including</b> in person and ATM withdrawals	Six (6) withdrawals/debits per statement cycle. In person and ATM withdrawals are <b>excluded</b> .
Excess withdrawal fee	\$15 per item for each debit transaction in excess of ten (10) withdrawals/debits per statement cycle	\$5 per item for each debit transaction in excess of six (6) withdrawals/debits per statement cycle <sup>3</sup>

1. Interest is simple and not compounded. Interest is calculated daily on your ledger balance and credited to your account monthly.
- Effect of Closing Your Account:** If an interest-bearing account is closed for any reason before accrued interest is actually paid, interest may not be paid for the last interest period.
- When Interest Begins to Accrue:** Interest begins to accrue on the business day we receive credit for your deposit. For cash, wire transfers and electronic direct deposits, interest begins to accrue on the business day of your deposit.
2. The average monthly collected balance is calculated by adding the collected principal in the account for each day of the statement cycle and dividing that figure by the number of days in the cycle.
3. Transfers from this account to another account or to third parties by preauthorized, automatic or telephone transfer or by check, debit card, point-of-sale or similar order to third parties are limited to six (6) per statement cycle.

2140-PROD/0226

## SCHEDULE OF FEES & CHARGES – Personal and Business Products

Effective March 23, 2026

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. Fees listed in **bold type** are new or changed.

<b>Account activity printout (business account)</b> .....	<b>\$3.00</b>
<b>ATM withdrawal (out-of-network) fees*</b>	
• <b>Domestic (non-Mechanics Bank ATM)</b> .....	<b>\$2.50</b>
• <b>International (non-Mechanics Bank ATM)</b> .....	<b>\$2.50</b>
* 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). There is no fee for using a MoneyPass® Network ATM.	
<b>Cashier's checks (each) (customers only)</b> .....	<b>\$10.00</b>
<b>Cashier's check as a replacement for a check drawn on a customer's account</b> .....	<b>\$12.00</b>
<b>Cashing of check(s) drawn on a customer personal or business account by non-customers (each)</b> .....	<b>\$6.00</b>
Check printing .....	varies depending on check style
<b>Clerical/Research work (business account research)</b> .....	<b>\$30.00</b>
	(per hour/1 hour minimum)
<b>Collections</b>	
• Domestic incoming (each) .....	\$25.00
• Domestic outgoing (each) .....	\$25.00
• Foreign incoming (each) .....	\$50.00
• Foreign outgoing (each) .....	\$50.00
<b>Copies of cashier's checks and paid checks (each – business account)</b> .....	<b>\$4.00</b>
Copy of previous statement (each – business account) .....	\$5.00
<b>Counter checks (per sheet)</b> .....	<b>\$4.00</b>
<b>Credit rating form or verification of deposit form (each)</b> .....	<b>\$20.00</b>
<b>Debit card replacement</b> .....	<b>\$5.00</b>
<b>Deposited checks (and other items) returned unpaid (charged back to account – business accounts)</b> .....	<b>\$12.00</b>
<b>Deposited checks (and other items) returned unpaid (releared – business accounts)</b> .....	<b>\$12.00</b>
<b>Deposited checks (and other items) returned unpaid and requiring special handling (business accounts)</b> .....	<b>\$12.00</b>
<b>Deposited check returned notification by phone (business accounts)</b> .....	<b>\$7.00</b>
<b>Excessive debit item (transaction) fee</b> .....	<b>\$5.00/item</b>
<b>Foreign check processing (Canadian checks in US dollars)</b> .....	<b>no charge</b>

### Foreign check processing (other checks)

- **Transaction fee** ..... **actual cost**
- **Foreign bank fee** ..... **actual cost**

**Inactive account (dormant account)** ..... **charged as active**

Legal process (garnishments, levies) ..... \$100.00

**Medallion stamp (per signature)** ..... **\$20.00**

**Multiple statement originals (business account)** ..... **\$2.00**

**Night depository key (set-up)** ..... **\$20.00**

**Night depository key replacement (each)** ..... **\$10.00**

**Notary fee** ..... **\$15.00**

**Overdraft or Returned Item fee (business accounts)** ..... **\$35.00/presentment**

**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/presentment**

**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**

**Maximum daily Overdraft or Returned Item fees (per day, personal accounts)** ..... **\$140.00**

**Maximum daily Overdraft or Returned Item fees (per day, business accounts)** ..... **\$350.00**

**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**

**Overdraft protection transfer fee** ..... **\$10.00**

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.

Continued on next page



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) .....
- 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 .....

**Wire notification**

- By email .....
- By fax .....
- By phone .....

**Personal Online Banking**

Online Stop Payment on a paper check .....	\$25.00
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**External transfers**

- Next-day transfer .....
- 3-day 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 .....

**Safe Deposit Box**

Annual rental fee varies by size. Please contact your local branch for availability and pricing. 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.

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

# Contact Us

## **Customer Care**

800.719.8080

M-F 8am - 6pm

## **24/7 Telebanking Access**

800.797.6324

## **Lost or Stolen Debit/ATM Cards**

800.797.6324

## **Credit Card Customer Service**

800.558.3424



800.719.8080  
[mechanicsbank.com](http://mechanicsbank.com)

