

Schedule of Fees & Charges

Small Business Treasury Products

Effective March 23, 2026

If you have any questions or need additional information, please refer to our Mechanics Bank Master Treasury Services Agreement, contact your Treasury Relationship Manager or any Mechanics Bank branch.

Business Online Banking

| | |
|--------------------------------|--------------------|
| Online banking set up fee..... | no charge |
| Online banking monthly fee | |
| • Includes 10 accounts | no charge |
| • 11 or more accounts | \$1.00 per account |
| Stop payment online | \$25.00 per item |
| Bill Pay | no charge |

ACH Services

| | |
|---|--------------------------------|
| ACH origination company set-up | \$50.00 |
| ACH origination monthly fee | \$30.00 per company |
| ACH origination (also applies to same day ACH transfers)..... | \$5.00 per transmission/upload |
| ACH originated items ¹ | |
| • Up to 50 items..... | no charge |
| • Over 50 items..... | \$0.25 per item |
| Same day ACH origination monthly fee | \$10.00 per company |
| Same day ACH originated items..... | \$0.75 per item |
| 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 originated return item (unauthorized)..... | \$8.00 per item |
| ACH origination exception processing | \$50.00 per hour |

Sweep Services

| | |
|--|---------------------|
| Checking Sweep master account monthly fee..... | \$25.00 per account |
| ZBA master account monthly fee | \$25.00 per account |
| Checking Sweep or ZBA sub account monthly fee..... | \$15.00 per account |

Positive Pay Services

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|---|---------------------------|
| Positive Pay 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 | \$70.00 per account |
| Reverse Positive Pay monthly fee..... | \$50.00 per account |
| ACH Positive Pay monthly fee | \$25.00 per account |
| Exception returned item | \$17.00 per item returned |

Remote Deposit Capture Services

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|--|--|
| Remote deposit set-up..... | no charge |
| Monthly maintenance fee | \$50.00 per company |
| RDC scanner purchase ² (if applicable)..... | see Equipment Purchase Agreement for pricing |

Wire Services

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|---|----------------------|
| Online wire transfer company set-up | \$50.00 |
| Online wire transfer services monthly fee | \$25.00 per company |
| Online domestic outgoing wire transfer | \$15.00 per transfer |
| Online international wire transfer (USD) | \$25.00 per transfer |
| Online international wire transfer (FX)..... | \$25.00 per transfer |

This Small Business Treasury Services Fee Schedule is in addition to the Schedule of Fees and Charges. Please refer to both fee schedules for comprehensive pricing applicable to all account types. If there is a conflict between this Small Business Treasury Services Fee Schedule and the Schedule of Fees and Charges, this Small Business Treasury Services Fee Schedule will control.

1) Activity transacted within the month will be totaled and charged at the fee associated with the applicable tier. 2) Account will be charged the purchase price plus applicable shipping/handling fees and sales tax.

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