

# NOTICE OF SERVICE FEE CHANGES

Effective May 9, 2011, California Bank & Trust (CB&T) will be making changes to the fees assessed on various accounts and services that you may or may not use. The fee changes shown below will supersede those listed in any disclosure materials that you received with your account or in prior notifications.

## Insufficient Fund and Overdraft Fees

### **Insufficient Funds Fee, Balance Threshold**..... **Exceeds \$10**

The Insufficient Funds Fee for Item Returned or Paid will only be charged if your account is overdrawn in excess of \$10. Accounts that remain overdrawn for 30 days will be subject to closure, even if the overdrawn amount never exceeds this \$10 balance threshold.

### **Insufficient Funds Fee, Item Returned** ..... **\$34 each**

Check or transaction presented against insufficient funds, if returned.

### **Insufficient Funds Fee, Item Returned or Paid, Maximum Per Day** ..... **\$170**

Maximum of 5 items returned and/or paid daily. No daily maximum for accounts on Analysis.

### **Overdraft Service Fee\*** ..... **\$6 per day**

Assessed to accounts overdrawn for over over 4 consecutive days. The fee will be charged on the 5th day, and each subsequent day the account is overdrawn \$25 or more. This is in addition to any per-item charge for returned/paid items. Additional fee(s) will not be assessed after the account has been overdrawn for a continuous 30 day period. Accounts that remain overdrawn for 30 days will be subject to closure.

*See back for more information.*



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## Account Specific Fees

**Personal, Business and Public Funds MoneyPlus Monthly Maintenance Fee**..... \$15 per month

Not charged with \$10,000 average collected balance.

**Safe Deposit Box, Replace Keys Both Keys (force open box)**..... \$30 plus \$150 locksmith fee

Payment of \$150 locksmith fee must be made at time appointment made with locksmith to force box. Failure to keep appointment will result in forfeit of locksmith fees. Rescheduling an appointment will require an additional locksmith fee to be paid for that appointment. Appointment can be canceled without forfeiting fee or incurring new appointment fees by notifying branch 2 business days in advance of scheduled appointment.

## General Fees

**Cashier's Check Fee**

Customers..... \$8 each

Non-Customers ..... \$15 each

**Deposited Item Return Fee**..... \$10 each

For check deposited, subsequently returned.

**Excess Deposited Items Fee\*** ..... \$0.25 per item

Fee per item for exceeding the limits on business accounts for deposited items.

*\*These fees do not apply to accounts on Analysis.*

**If you have questions regarding these changes, please call (800) 355-0512 for a branch nearest you.**



MEMBER FDIC

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