

Business Accounts Schedule of Fees

Effective August 1, 2026

For non-analyzed business accounts unless otherwise disclosed in your account specific Terms and Conditions

 Business deposit accounts are subject to the following charges for services in addition to applicable monthly service fees. If your interest-bearing account is subject to any of the following fees, it could reduce your earnings.¹

Account Verification	Client Verification Letter	\$10.00	Per Letter
	Third Party Requested Account Verification	\$20.00	Per Request
Visa® Debit and Money Card Fees	Debit Card Replacement Overnight Fee (Expedited Card Delivery)	\$25.00	Per request, 2-3 Business Days Fed-Ex Delivery
	Debit Card Replacement Same Day Fee (Expedited Card Delivery)	\$39.00	Per request, 1 Business Day Fed-Ex Delivery
	California Bank & Trust or Zions Bancorporation, N.A. ATM Transaction	No Charge	
	ATM Balance Inquiry Fee	\$1.50 each	Fees apply to transactions at ATMs not owned by Zions Bancorporation, N.A.
	ATM Transaction Fee	\$2.50 each	Fees apply to transactions at ATMs not owned by Zions Bancorporation, N.A.
	ATM Mini Statement	No Charge	Per Mini Statement
	International ATM/Debit Transaction	3% of US\$	This service may not be available at all ATMs.
			of Total transaction amount.
Cashier's Checks	Cashier's Check Customer	\$10.00	Per Check
	Cashier's Check Non-Customer	\$10.00	Per Check Non-Customers can exchange a check drawn on California Bank & Trust for a Cashier's Check.
Dormant Accounts	Dormant Account	No Charge	Accounts are considered dormant when there is no customer-initiated debit or credit activity to an account and the customer has not had contact or communicated with the bank for more than 365 consecutive days. Automatic or recurring transactions do not count as customer-initiated activity. Regular account fees may continue to apply, and regular account interest will be paid until such time as the account is closed.
Foreign Clearing	CANADIAN CHECK DEPOSIT (CASH LETTER)	Other financial institutions' fees may apply.	
	Canadian Check Clearing Fee	\$10.00	Per Item
	USD Check Clearing Fee	\$25.00	Per Item
	FOREIGN COLLECTION CLEARING	Other financial institutions' fees may apply.	
Online Banking and Bill Pay	Foreign Collection Item	\$50.00	Per Item
	BUSINESS ONLINE BANKING²	No Charge	
	1-3 deposit accounts	No Charge	(excludes loans and credit cards)
	Excessive Deposit Accounts over 3 accounts	\$5.00/account	(excludes loans and credit cards)
	Internal Transfers (between CB&T Accounts)	No Charge	
	Images of cancelled checks	No Charge	
	Bill Pay Service Fee:		
	1-20 bill payments	No Charge	
	21+ bill payments	\$0.50 each	
	BUSINESS ONLINE BANKING PLUS²	\$20/month	
	1-3 deposit accounts	No Charge	(excludes loans and credit cards)
	Excessive Deposit Accounts over 3 accounts	\$5.00/account	(excludes loans and credit cards)
	Internal Transfers (between CB&T Accounts)	No Charge	
	Images of cancelled checks	No Charge	

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Online Banking and Bill Pay Continued	Bill Pay Service Fee:		
	1-20 bill payments	No Charge	
	21+ bill payments	\$0.50 each	
	ACH-EMPLOYEE DIRECT DEPOSIT		
	1-20 ACH Direct Deposits	No Charge	
	21+ ACH Direct Deposits	\$2 each	
	Mobile Banking	No Charge	Web browser and mobile app access. Message and data charges from service provider may apply.
	eStatement & eNotices	No Charge	Receive electronic statements and notices. Must be enrolled in Online Banking.
	Web Connect for Quicken/QuickBooks	No Charge	
	Direct Connect for Quicken/QuickBooks	\$9.95/month	
	MOBILE DEPOSIT LIMITS		
	Relationship Age		
Online Banking Payments Package™	1 - 179 Days	\$7,500/day	\$15,000 Rolling 30 Days' Cumulative Deposit Limit
	180 + Days	\$50,000/day	\$200,000 Rolling 30 Days' Cumulative Deposit Limit
	The fees outlined here apply to accounts enrolled in the Online Banking Payments Package™.		
	Payments Package™	\$30.00	Per Month; Per Account
	ACH Small Business Direct Deposit of Payroll	No Charge	Per Month; Per Item
	ACH Business to Business Payments	No Charge	Per Month; Per Item
	Check Verify	No Charge	Per Month; Per Item
	Mobile Deposit Plus	No Charge	Per Month; Per Item
	Online Wire Transfers Module	No Charge	Per Month; Per Account
	Domestic Incoming Wire	No Charge	Per Wire
	International Incoming Wire	No Charge	Per Wire
	Online Domestic Outgoing Wire	\$20.00	Per Wire
Exchange Services	Online International Outgoing Wire	\$40.00	Per Wire
	PAYMENTS PACKAGE™ MOBILE DEPOSIT LIMITS		
	Relationship Age		
	1-59 Days	\$10,000.00/day	\$20,000 Rolling 30 Days' Cumulative Deposit Limit
	60 - 179 Days	\$25,000.00/day	\$75,000 Rolling 30 Days' Cumulative Deposit Limit
	180 + Days	\$100,000.00/day	\$300,000 Rolling 30 Days' Cumulative Deposit Limit
	Foreign Currency Delivery	\$25.00	Per Foreign Currency Delivery
	Cashing U.S. Savings Bonds	No Charge	
Business Account Transactions ³	Over Limit Fee	\$0.50/transaction	Transactions above limit
	Over Cash Fee	\$0.25/\$100 cash	Cash deposited per \$100 above limit

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Overdraft Services	Overdraft Fee - Paid Items	\$29.00	• Per check, ACH, or wire transaction that overdraws your account. • Per multiple-use debit card transaction that overdraws your account. • Per non-debit card transaction that overdraws your account. We will charge your account no more than 10 per-item Overdraft fees on any business day. We will not charge any per-item Overdraft fees if your account is overdrawn \$30 or less after all credit and debit transactions are posted to your account following the close of the business day (not applicable for Analyzed accounts).
	Insufficient Funds Fee - Returned Items	\$0.00	For any transaction the bank returns or declines that will overdraw the account (not applicable for Analyzed accounts).
	Overdraft Deposit Transfer Fee	\$12 each	A transfer fee will be charged every time a transfer over \$10 is made from your linked Deposit Account.
	Business Access Credit Line Transfer Fee	\$15 each	
Returned Items	Deposited Item Return Fee	\$13	Per Item
Safe Deposit Box	All sizes are approximate and may not be available at every office. Certain charges may change without prior notice. Box fees listed below are charged annually on the anniversary date of the box opening. Contact any branch for current information.		
	2.0" x 5.0"	\$35	5.0" x 5.0" \$55
	2.5" x 5.0"	\$35	2.5" x 10.0" \$55
	3.0" x 5.0"	\$45	3.0" x 10.0" \$65
	3.5" x 5.0"	\$45	4.0" x 10.0" \$80
	4.0" x 5.0"	\$50	3.875" x 10.875" \$85
	4.5" x 5.0"	\$50	4.5" x 10.0" \$90
	5.0" x 10.0"	\$95	5.0" x 10.0" \$105
	6.0" x 10.0"	\$100	7.0" x 10.0" \$115
	10.0" x 15.0"	\$165	10.0" x 10.0" \$130
	17.0" x 10.0"	\$175	14.25" x 15.0" \$205
	22.0" x 11.0"	\$215	15.0" x 20.0" \$280
	44.0" x 11.0"	\$355	22.0" x 16.0" \$305
	44.0" x 16.0"	\$505	
	REPLACEMENT KEYS		
	First Key	\$10.00	
	Both Keys	\$30.00	Force open box
	Plus Locksmith Fee	\$150.00	Payment of \$150 locksmith fee must be made at time appointment is 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 two business days in advance of scheduled appointment.
	Safe Deposit Box Late Payment Fee	\$10/month	Each month for the first 3 months. After 120 days of not paying the annual fees, a notice will be mailed informing customer that the box will be drilled and the items will be removed.

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Statements And Research	Interim Statement Fee	\$6 each	
	Additional Statement Fee	\$7 each	
	Paper Statement Fee ⁴	\$3 each	
	Check Images ⁵ - By Request	No charge \$3/month \$5/month	Business, 10/page, Front only Business, 4/page, Front only Business, 6/page, Front and Back
	Research Fee	\$30/hr. min ⁶	For research and reconciliation.
	Research Copy Fee	\$5/item	Photocopy of check deposit, or other document.
Stop Payments	Stop Payment Fee	\$35/item	Includes Checks, Cashier's Checks, Preauthorized Transfers, Zelle® Payments, and Preauthorized Debit Card Payments.
Wire Transfers	DOMESTIC		
	Incoming Wire	\$16.00	Per Wire
	Outgoing Wire	\$50.00	Per Wire
	Online Domestic Outgoing Wire	\$20.00	Per Wire
	Repetitive Outgoing Wire	\$40.00	Per Wire
	Standing Outgoing Wire	\$40.00	Per Wire
	INTERNATIONAL		
	Incoming Wire	\$18.00	Per Wire
	Incoming Wire, Foreign Currency (FX)	\$18.00	Per Wire
	Outgoing Wire	\$65.00	Per Wire
	Outgoing Wire, Foreign Currency (FX)	\$40.00	Per Wire
	WIRE NOTIFICATION		
	Email or Fax Notification	\$5.50	Per Notification
	Email and Fax notification	\$11.00	Per Notification
	Wire Research Fee	\$30.00	Per Request
Night Deposit	Annual Night Deposit Fee	\$25.00	
Notary Services ⁷	Fee Per Signature	\$15 each	
	Medallion Stamp (Customer only), per certificate	\$25 each	
Legal Fees	Legal Process	\$125.00	Per Order Refer to the Deposit Account Agreement for details on Legal Process.

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Additional Account Fees And Services	Check Printing Fee	Varies with style of checks ordered	
	Temporary (Counter) Checks	\$4	Fee charged per sheet of 4.
	Non-Customer Check Cashing Fee	\$8 each	Fee charged per check \$100 or more.
	Early Closure Fee	\$20	Applies to deposit accounts closed within 6 months of opening. (Fee is not applicable to Time Accounts)
	Excessive Withdrawal Fee - Savings	\$5	Fee charged per withdrawal in excess of six (6) per monthly statement cycle. However, no more than ten (10) excessive withdrawal transaction fees will be charged to your account per statement cycle. The excessive withdrawal fee may be waived for certain products. Please see your applicable account disclosure.
	Excessive Withdrawal Fee - Money Market	\$15	Fee charged per withdrawal in excess of six (6) per monthly statement cycle. However, no more than ten (10) excessive withdrawal transaction fees will be charged to your account per statement cycle. The excessive withdrawal fee may be waived for certain products. Please see your applicable account disclosure.

1. See Deposit Account Agreement.
2. See Business Online Banking User Terms and Conditions Agreement and the Digital Banking Service Agreement for additional information.
3. Does not apply to Commercial Analyzed Accounts or Accounts on Account Analysis, or other specialty account types that are exempt from overage fees. Cash limits apply to deposits of coin and currency. Refer to Account Disclosure for account specific transaction limits.
4. See account specific terms and conditions to see if this fee is charged and how it may be waived.
5. Fees for check imaging apply whether or not the account has opted-out of paper statements.
6. In those cases where records must be ordered from a third-party processor or others who maintain custody of such records, California Bank & Trust reserves the right to pass on actual charges levied by any such third party, in addition to charges related to its own research.
7. Notary service can vary by branch location. California Bank & Trust customers receive a 50% discount on Signature fees (does not include Medallion Stamp). Notary services for California Bank & Trust loan documents are completed with no cost to the borrower(s). Please call your local branch to verify notary availability and to set up an appointment.