

Service Charge Information

Effective April 19, 2018



All Deposit Accounts

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

OVERDRAFT FEES	
INSUFFICIENT FUNDS (NSF) FEE — Fee is charged per transaction posted against insufficient funds, whether the bank opts to pay or decline the transaction. A maximum of 5 fees charged per account per business day. No fee will be charged if the account is overdrawn \$10 or less after all transactions post following the close of business.	\$36 each
OVERDRAFT SERVICE FEE — Fee is charged every day beginning the fifth consecutive calendar day the account is overdrawn more than \$25, for a maximum of 30 calendar days.	\$6/day
OVERDRAFT DEPOSIT TRANSFER FEE — Per overdraft covered by transfer from linked deposit account.	\$12 each
MONEY RESERVE ACCOUNT ¹	
Credit Line Transfer Fee — Daily advance from Money Reserve (for amounts in excess of \$10)	\$10 each
BUSINESS ACCESS	
Credit Line Transfer Fee	\$15 each
DEPOSITED ITEM RETURN FEE	\$12 each
SPECIAL HANDLING RETURN CHECKS	\$4.50 each
CHECK PRINTING FEE	Varies with style of checks ordered
COUNTER CHECK FEE	\$1 each
NON-CUSTOMER CHECK CASHING FEE	\$5 each
TELEPHONE TRANSFER FEE — Discretionary, branch assisted	\$4 each
EARLY CLOSURE FEE — Applies to deposit accounts closed within 6 months of opening. (Fee is not applicable to Time accounts)	\$20
FOREIGN CHECK FEE — If not sent for collection	\$5 each
INTERNATIONAL TRANSACTION FEE — (% of total transaction amount)	3%
LEGAL PROCESSING FEE — For processing levy, garnishment, or other legal services.	\$100 min. ²
STATEMENTS AND RESEARCH	
Interim Statement Fee	\$5 each
Additional Statement Fee	\$6 each
Paper Statement Fee ³	\$2 each for Personal, \$3 each for Business
CHECK IMAGES ⁴ – BY REQUEST	
Personal, 12/page, Front Only	No Charge
Business, 10/page, Front Only	No Charge
Business, 4/page, Front Only	\$3/month
Business/Personal, 6/page, Front and Back	\$5/month
RESEARCH FEE — For research and reconciliation.	\$30/hr. min. ²
RESEARCH COPY FEE — Photocopy of check, deposit, or other document.	\$4/item
STOP PAYMENT FEE (includes Checks, Cashier's Checks, Preauthorized Transfers and Preauthorized Debit Card Payments).	\$35/item
DEPOSIT VERIFICATION FEES	
Initial Verification – each account	\$20
Re-verification – each account	\$10

Business Account Transactions⁵

Exchange Fees

Retirement Plan Fee

Money Card & Visa® Debit Card Fees

Collections

Wire Transfers

Night Deposit

Notary Fees⁶

Over-limit Fee – Transactions above limit	\$0.40/transaction
Over Cash Fee – Cash deposited per \$100 above limit	\$0.15 / \$100 cash
BOND COUPON	\$15 each
CASHIER'S CHECK	\$10 each
INTERNATIONAL DRAFT	\$20 each
MONEY ORDER	\$5 each
FOREIGN CURRENCY DELIVERY	Ask your branch for current rate
TRAVELERS CHEQUES, ONE OR TWO SIGNATURES	2% of purchase
CASHING U.S. SAVINGS BONDS	No Charge
IRA SERVICE FEES	
Per plan holder (billed annually)	\$15
IRA Transfer Fee	\$50 each
EXPEDITED CARD DELIVERY FEE	Actual shipping cost of third-party delivery service provider
MONEY CARD	
ATM Balance Inquiry Fee — At other financial institutions ²	\$0.75 each
ATM Transaction Fee — Withdrawals at other financial institutions ²	\$2 each
POS Purchase Fee — Point-of-sale withdrawals or purchases at retail outlet point-of-sale terminals	\$0.25 each
ATM Mini Statement Fee — At available ATMs	\$1 each
VISA DEBIT CARD	
ATM Transaction Fee — Withdrawals at other financial institutions	\$1 each
INCOMING	\$30 each
OUTGOING	\$25 each
AUTO DRAFTS	\$20 each
OUTGOING, INTERNATIONAL DRAFTS/CHECKS	\$45 each
DOMESTIC	
Incoming wire	\$14 each
Outgoing wire	\$30 each
INTERNATIONAL	
Incoming wire	\$15 each
Incoming wire, foreign currency (FX)	\$14 each
Outgoing wire	\$50 each
Outgoing wire, foreign currency (FX)	\$30 each
WIRE NOTIFICATION	
Email or Fax Notification	\$5 each
Email and Fax Notification	\$10 each
Wire Research Fee	\$25 each
ANNUAL NIGHT DEPOSIT FEE	\$25
LOCKING BAG	\$25 each
FEE PER SIGNATURE	\$10
MEDALLION STAMP (Customer only), per certificate	\$25 each

Online Banking & Bill Pay⁷

DIRECTNET SM CONSUMER ONLINE BANKING ⁷	
Online access with Bill Pay	No Charge
Transfers between authorized accounts	No Charge
Incoming transfers to a CB&T account	No Charge
Outgoing transfers to an account outside of CB&T	\$2.50/transfer
DIRECT CONNECT (formerly known as PC BANKING) FEE FOR QUICKEN [®] , QUICKBOOKS [®]	\$8/month after the first 3 months
DIRECT BUSINESS INTERNET BANKING ⁷	
MONTHLY FEE:	No Charge
1-3 accounts	No Charge
4-8 accounts (number of accounts capped at 8)	\$5/account
BILL PAY SERVICE FEE:	
1-20 bill payments	No Charge
21+ bill payments	\$0.50/payment
TRANSFERS BETWEEN AUTHORIZED CB&T ACCOUNTS	No Charge
DIRECT CONNECT (formerly PC BANKING) FEE FOR QUICKEN [®] , QUICKBOOKS [®]	\$8/month
DIRECT BUSINESS PLUS INTERNET BANKING ⁷	
MONTHLY FEE:	\$20
1-3 accounts	No Charge
4-8 accounts (number of accounts capped at 8)	\$5/account
BILL PAY SERVICE FEE:	
1-20 bill payments	No Charge
21+ bill payments	\$0.50/payment
TRANSFERS BETWEEN AUTHORIZED CB&T ACCOUNTS	No Charge
DIRECT CONNECT (formerly PC BANKING) FEE FOR QUICKEN [®] , QUICKBOOKS [®]	\$8/month
ADDITIONAL FEATURES:	
ACH-Employee Direct Deposit:	
1-20 ACH Direct Deposits	No Charge
21+ ACH Direct Deposits	\$2/item
Electronic Tax Payments	\$5/payment

Safe Deposit Boxes

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"	\$30	7.0" x 10.0"	\$100
2.5" x 5.0"	\$30	9.0" x 10.0"	\$110
3.0" x 5.0"	\$40	9.25" x 10.0"	\$120
4.0" x 5.0"	\$45	10.0" x 10.0"	\$125
4.5" x 5.0"	\$45	10.0" x 15.0"	\$160
5.0" x 5.0"	\$50	17.0" x 10.0"	\$170
2.5" x 10.0"	\$50	14.25" x 15.0"	\$200
3.0" x 10.0"	\$60	22.0" x 11.0"	\$210
4.0" x 10.0"	\$75	15.0" x 20.0"	\$275
3.875" x 10.875"	\$80	22.0" x 16.0"	\$300
4.5" x 10.0"	\$85	18.0" x 26.0"	\$325
5.0" x 10.0"	\$90	44.0" x 11.0"	\$350
6.0" x 10.0"	\$95	44.0" x 16.0"	\$500

REPLACEMENT KEYS

First Key	\$10
Both Keys (force open box)	\$30
Plus Locksmith Fee	
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.	\$150

Dormant Accounts

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 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. CD and IRA accounts are not assessed a dormant account fee.

No Charge

¹ See Money Reserve Brochure and Deposit Account Agreement.
² 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.
³ See account specific terms & conditions to see if this fee is charged and how it may be waived.
⁴ Fees for check imaging apply whether or not the account has opted-out of paper statements.
⁵ Does not apply to Business Analyzed Accounts, 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.
⁶ Notary service can vary by branch location. Please call your local branch to verify notary availability and to set up an appointment.
⁷ See Direct Business Internet Banking and DirectNET Consumer Online Banking User Terms and Conditions Agreement and the Digital Banking Service Agreement for additional information.