

Personal Banking Services

Deposit Account Service Fee Schedule

Effective: April 25, 2017



PROTECT YOURSELF AGAINST OVERDRAFTS

Exchange Bank offers two ways to help consumers avoid overdrafts.

Overdraft Protection Service

Automatically transfers funds from your designated checking, savings, or money market investment account to avoid an overdraft in your checking account. Transfers are made in the exact amount plus a \$10.00 fee. You will be notified for each transfer that occurs on your account.

Personal Lines of Credit

Automatically transfers available funds under the line of credit to cover an overdraft.

Overdraft Item Paid or Returned

Overdraft Item Paid or Returned..... \$32.00 per item

Daily Maximum Charge \$175.00

A \$32.00 fee per item (up to a daily maximum of \$175.00) is charged when there are insufficient funds in your account to cover a check, in-person withdrawal, ATM withdrawal or withdrawal by other electronic means you have authorized, where we pay the item or return it unpaid. We do not charge you a fee on an everyday non-recurring debit card transaction or an ATM transaction, for which you did not agree to our overdraft practices. A fee is not charged if your account is overdrawn \$10.00 or less.

When your account remains overdrawn for 5 consecutive business days, we may charge a one-time Overdraft Extension Fee of \$15.00. If an everyday, non-recurring debit card transaction or an ATM transaction, for which you did not agree to our overdraft practices, is the transaction that causes your account to become overdrawn, we do not start the 5-business day period.

Generally, our policy is to process deposits and incoming transfers received before the deposit cut-off first. We then process withdrawals that have been received for your checking account in the following order:

1. Electronic transactions are posted in the order in which they are received for the day on which they are processed.
2. Checks and similar items are posted numerically (by check number) for the day on which they are processed.
3. Non-electronic items that do not have numeric numbers (check numbers) are processed in the order received for the day on which they are processed.

OTHER ACCOUNT FEES

Abandoned Account Fee Notice.....\$2.00 per account

ATM Card and Debit Card Fees

- Card Replacement.....No Charge
- Expedited Delivery of Card.....\$57.00
- Foreign Currency Conversion Fee on point of sale debit card and ATM withdrawal transactions outside the United States 1.20%
- Withdrawals, deposits, transfers and balance inquiries at an Exchange Bank ATM.....No Charge
- Transactions at a non-Exchange Bank ATM
 - Withdrawal fee.....\$1.50
 - Balance inquiry fee.....\$1.00

Bond Coupon Processing.....\$18.00 per envelope

Cashier's Check (customer only) \$8.00 per item

Check Copy * \$3.00 per item

**No Charge for first two copy requests per statement*

Domestic Collections (incoming or outgoing)..... \$20.00 per item

Deposit Verification Service\$10.00 per request

Deposited Item Returned Unpaid \$10.00 per item

Foreign Check Exchange\$5.00 each

Foreign Check CollectionFee varies

Foreign Currency Exchange.....\$5.00 each

Foreign Currency Purchase\$10.00 each

Legal Process\$75.00 per legal order (such as a levy or subpoena). Research fees for subpoena may vary.

Medallion Stamp (customer only) \$5.00 per item

Night Depository Bags..... \$20.00 per 100 bags

Check Image Service

Applies to Choice Checking, Club Checking, Community Spirit, Go Green! Checking and Money Market Investment Accounts.

Check Image Service Fee\$2.00 for each statement period

No check image fee when you:

- Receive your statements without images of your canceled checks (check safekeeping) or
- Receive electronic statements and notices

Online and Mobile Services

Exchange Bank Bill Pay ServiceNo Charge

Mobile Check Deposit* Service.....No Charge

Popmoney* (pay other people) Service

- Standard delivery\$0.95

- Expedited delivery.....\$2.95

Transfers to another institution.....\$2.00

Transfers from another institutionNo Charge

** Restrictions may apply.*

Reconcile Accounts..... 15.00 per hour (\$15.00 min.)

Research.....\$30.00 per hour

Research Photocopies up to \$1.00 per item/page

Signature Guarantee (customer only) \$5.00 per item

Statements

- Statement Copy \$5.00 per item

- Branch Hold Statements.....\$3.00 per month

Stop Payment Order\$32.00 per request

Wire Transfers

Incoming\$15.00 per wire

Domestic Online\$25.00 per wire

Domestic Outgoing.....\$30.00 per wire

Domestic Repetitive\$20.00 per wire

International Outgoing.....\$55.00 per wire plus fees and costs

International Repetitive.....\$50.00 per wire plus fees and costs

Wire Transfer Service Messages.....\$5.00 plus any addl. fees



CHECKING ACCOUNTS

All checking accounts require a \$100 minimum opening deposit, except where noted.

Go Green! Checking

Monthly Maintenance Fee.....\$6.00

The monthly maintenance fee will be reduced to \$4.00 when you receive electronic statements and notices.

No monthly maintenance fee when you have both of the following during the statement cycle:

Have monthly direct deposit(s) of \$250 or more made to your account and

Make 10 or more POS (point of sale) debit card purchases

Processing Fee for each check presented.....\$1.00 each

Other Bank's ATM Fees - Up to \$8 rebated per statement period for other bank's ATM cash withdrawal fees.

Choice Checking

Monthly Maintenance Fee.....\$10.00

The monthly Maintenance Fee is reduced to \$5.00 when you make 20 or more POS (point of sale) debit card purchases during the statement cycle.

No monthly maintenance fee when you meet one of the following requirements during the statement cycle:

Average daily balance of \$1,000 or more in your checking or

Average daily balance of \$5,000 or more in combined checking and linked personal deposit account(s)¹ or

Have monthly direct deposits of \$750 or more made to your account

Essential Checking

For customers age 62 or better or active military personnel

Monthly Maintenance Fee.....\$5.00

No monthly maintenance fee when you meet one of the following during the statement cycle:

Average daily balance of \$750 or more in your checking or

Have monthly direct deposit(s) of \$400 or more made to your account

MyCash Checking

A non-interest bearing checking account for teenagers and young adults from age 13 until they turn age 26.

A minimum deposit of \$20 is required to open this account.

Monthly Maintenance Fee.....None

Other Bank's ATM Fees - Up to \$8 rebated per statement period for cash withdrawal fees and up to two balance inquiry fees rebated of other bank's ATM fees.

Check Images and Overdraft Protection Services are not available.

INTEREST CHECKING ACCOUNTS

Signature Checking

Monthly Maintenance Fee.....\$20.00

No monthly maintenance fee when you meet one of the following requirements during the statement cycle:

Average daily balance of \$5,000 or more in your checking or

Average daily balance of \$10,000 or more in combined checking and linked personal deposit account(s)¹ or

Average daily balance of \$20,000 or more in combined checking, linked personal deposit account(s) and outstanding balance on a linked personal loan(s)¹

Signature Benefits:

Stop Payment.....Up to 2 stop payment requests per month at no charge

Cashier's Checks.....Up to 10 cashier's checks per month at no charge

Check Image Service Fee.....Fee Waived

Safe Deposit Box.....Fee waived for smallest safe deposit box or \$33 discount on larger size box

Other Bank's ATM Fees.....Up to \$12 rebated per statement period for cash withdrawal fees and up to two balance inquiry fees rebated of other bank's ATM fees

Printed Checks.....Free Personal Size Checks (Does not include postage and handling fee)

Overdraft Transfer Fee.....Up to 1 Overdraft Transfer Fee waived per month

ATM Fees.....No EB ATM transaction fee for cash withdrawals made at a non-EB ATM

Signature-Plus Checking

A minimum opening deposit of \$500 is required to open this account.

Monthly Maintenance Fee.....\$30.00

No monthly maintenance fee when you maintain an average daily balance of \$30,000 or more in combined checking and linked personal deposit account(s)¹.

Signature-Plus Benefits:

Stop Payment.....Up to 2 stop payment requests per month at no charge

Cashier's Checks.....Up to 10 cashier's checks per month at no charge

Check Image Service Fee.....Fee Waived

Safe Deposit Box.....Fee waived for smallest safe deposit box or \$33 discount on larger size box

Other Bank's ATM Fees.....Unlimited rebate of cash withdrawal fees and balance inquiry fees of other bank's ATM fees

Printed Checks.....Free Personal Size Checks (Does not include postage and handling)

Overdraft Transfer Fee.....Up to 1 Overdraft Transfer Fee waived per month

ATM Fees.....No EB ATM transaction fee for cash withdrawals made at a non-EB ATM

Wire Fees.....Up to 1 incoming wire and 1 outgoing domestic (non-recurring) wire per month at no charge

Deposited Item Returned.....Fee is waived

SAVINGS ACCOUNTS

A regulatory limit of six withdrawals per month applies to pre-authorized, automatic, online/mobile or telephone transfers, drafts, debit card or similar orders payable to third parties. Unlimited in-person or Exchange Bank ATM cash withdrawals are permitted.

Excessive Withdrawal Fee.....\$15 for each withdrawal in excess of the regulatory limit (does not apply to MyCash Savings)

Regular Savings

A minimum deposit of \$100 is required to open this account.

Monthly Maintenance Fee.....\$3.00

No monthly maintenance fee when you meet one of the following requirements during the monthly period:

Minimum balance of \$300 in your account or

Average daily balance of \$500 or more in combined savings and linked checking accounts¹

Signature-Plus Savings

For Signature Checking or Signature-Plus Checking customers only.²

A minimum opening deposit of \$500 is required to open this account.

Monthly Maintenance Fee.....\$25.00

No monthly maintenance fee when you maintain an average daily balance of \$50,000 or more in combined checking and linked personal deposit account(s)¹.

Signature-Plus Savings Benefits

Wire Fees.....Up to 1 incoming wire and 1 outgoing domestic wire per month at no charge

MyCash Savings

An interest-bearing account for children and teenagers and young adults up to age 26.

No minimum deposit is required to open this account.

Monthly Maintenance Fee.....None

Money Market Investment Account

A minimum deposit of \$1,000 is required to open this account.

Monthly Maintenance Fee.....\$12.00

No monthly maintenance fee when an average daily balance of \$2,500 or more is maintained in the account during the monthly statement period.

INDIVIDUAL RETIREMENT ACCOUNTS

Variable and fixed rate traditional IRAs, Roth IRAs, Education IRAs and Simplified Employee Pension Plan (SEP) accounts are available.

For terms of 6 months to less than 2 years, a minimum deposit of \$250 is required to open the account with additional deposits allowed.

For terms of 2 to 3 years, a minimum deposit of \$1,000 is required to open this account with additional deposits allowed.

Annual Account Maintenance Fee.....\$15.00 charged annually in December for an IRA plan with total plan balance less than \$20,000. Total plan balance includes all IRA accounts with Exchange Bank under the same ownership.

24-Hour Account Information (VRU)

Sonoma County..... 707.524.3399

Placer County..... 916.771.5747

Customer Care Center

707.524.3000 | 800.995.4066 (toll free)

Bank online at exchangebank.com

¹ You must designate the deposits or loan accounts to link for pricing. When we calculate the combined balance, we will use the prior statement cycle average daily balance of the linked account.

² A Signature-Plus Savings account requires you to maintain an open Exchange Bank Signature Checking or Signature-Plus Checking account.