

Introduction

Welcome to BAC Community Bank. We appreciate your banking relationship and are committed to meeting all your banking needs and services.

This Fee and Information Schedule, in combination with your *Deposit Account Agreement & Disclosure*, describes the terms of your business deposit accounts with BAC Community Bank.

You, the customer, may also be referred to as “you” and “yours.” BAC Community Bank may also be referred to as “the Bank,” “we,” “us,” and “our.”

Paperless statements refers to you authorizing delivery of bank account statements electronically instead of receiving paper statements by postal mail by consenting to our Electronic Disclosure and Consent.

By opening an account with the Bank, you agree to pay for our services as described in this document. Fees will be deducted from your account. If your account does not have enough money an overdraft may occur. If your account is closed, you are responsible for any outstanding fees.

There may be additional services the Bank offers that are not included in this document. Please contact the Bank if you need other services.

We may change this document at any time. We will notify you as required by law should changes, additions or deletions occur.

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Definitions

Available Balance

The portion of the ledger balance that the Bank treats as collected based on the Bank's current funds availability schedule.

Average Negative Available Balance

The sum of negative available balances at the close of business each day during the statement cycle divided by the number days in the statement cycle when the available balance is negative.

Average Positive Available Balance

The sum of the positive available balances at the close of business each day during the statement cycle divided by the number days in the statement cycle when the available balance is positive.

Business Day

Any day Monday through Friday, provided that the weekday is not on a federal holiday. When a federal holiday falls on a Sunday, the next Monday is not a Business Day.

Earnings Credit

The calculation of an Earnings Credit is the investable balance multiplied by an earnings credit rate which is set at the Bank's discretion.

Entity

A business using the same tax identification number.

Investable Balance

The average of the average positive available balance during the statement cycle less required reserves.

Ledger Balance

The most current record we have of the funds that are in your account.

Non-Bank Financial Institution (NBFI)

Examples of NBFIs are: Pawn shops, payday lenders, cash for commodity businesses (cash for gold, cash for diamonds, etc.), and other similar businesses.

Required Reserves

The amount of your ledger balance that the Bank has calculated that is required to keep on deposit with the Federal Reserve Bank.

Statement Cycle

The period of time for which BAC Community Bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account. The Statement Cycle ends on the last business day of the month. The Statement Cycle begins on the first calendar day following the last business day of the month.

Business Deposit Accounts Overview

BAC Community Bank provides business deposit accounts designed to meet the needs of businesses, municipalities, and non-profit organizations of all sizes. This publication outlines the unique benefits and features of each account along with available services designed to provide customers the ability to streamline processes for improved efficiencies.

At any time and at the discretion of BAC Community Bank standard features and account requirements may change after an account is opened. A customer may need to initiate the use of some services by enrolling in or requesting the service.

See our *Business Service Fees* on pages 11-14 of this publication for other fees that may apply to these accounts.

Other terms and conditions may apply. Refer to our *Deposit Account Agreement & Disclosure* for additional information.

Checking Accounts

Any business checking account with over 500 transactions posted per monthly statement cycle or routine uncollected funds may be reviewed and converted to a Commerce Analyzed Checking account. If BAC Community Bank converts your account you will be notified in advance.

Cannabis Related Businesses, Money Service Businesses, Non-Bank Financial Institutions, and Private ATM Service Providers are only eligible for Commerce Analyzed Checking accounts.

Savings Accounts

Savings and money market accounts are designed to help organizations set aside and save funds as needed. These accounts are not transaction accounts, therefore no more than 6 transfers or withdrawals of the following type are permitted during your monthly statement cycle:

- Payments to third-parties such as checks, drafts, debit cards or similar transactions
- Transfers by phone using our automated service or speaking with a banker on the phone
- Transfers or payments through online, mobile and text banking (including Bill Pay and person to person payments)
- Transfers to a checking account for Overdraft Protection
- Pre-authorized transfers and withdrawals
- Debit card purchases

There are no limits on transfers or withdrawals made in person at an ATM / ITM, Bank branch or on any type of deposit. If you regularly exceed 6 limited transactions during a statement cycle, BAC Community Bank may convert your savings or money market into a checking account or may close your account.

Certificates of Deposit

Certificates of Deposit are term accounts subject to early withdrawal penalties. Please refer to your CD Receipt and page 9 of this publication for details.

Business Deposit Accounts Overview

Analyzed Accounts

Recoupment Fee

The FDIC charges each insured bank a fee to cover its share of cost of providing deposit insurance to depositors. The FDIC does not charge a bank's depositors for deposit insurance or require banks to pass the cost of deposit insurance on to their depositors. The FDIC does allow a bank to recoup the cost of deposit insurance from its depositors, so long as the fee the bank charges its depositors does not reveal information that could be used to determine the bank's confidential supervisory ratings or mislead depositors by implying the FDIC is charging the fee. The Bank assesses this Recoupment fee to partially recover insurance premiums it pays to the FDIC. The amount of the recoupment fee appears on your monthly Demand Deposit Account Analysis Statement and is based on your average Ledger Balance.

Earnings Credit

An Earnings Credit is used to offset the fees listed above and certain fees noted in the schedule of fees section of the disclosure. The Earnings Credit is calculated by applying an earnings credit rate to the investable balance. The earnings credit rate is determined by the Bank and is subject to change at the Bank's discretion. When your fees exceed your Earnings Credit, a service charge will be assessed for the excess amount.

Negative Available Balance Charge

A rate of 15% is applied to your average negative available balance for the monthly statement cycle.

Branch Deposit

A Branch Deposit consists of a deposit of checks and/or currency made at a branch location including ATM, ITM, and Express Depository.

In-Office Deposit

An In-Office Deposit consists of a deposit of checks made at your business location using the Bank's In-Office Deposit system.

Mobile Deposit

A Mobile Deposit consists of a deposit of a single check using the Bank's mobile banking service.

Deposited Item

A Deposited Item is a check, draft, cashier's check, money order or other paper document that is deposited into your account.

Cash Deposited

Cash Deposited is coin and currency that is deposited into your account.

Credit

A Credit is any of the following types of transactions:

- ACH Credit
- ACH Settlement Credit
- Automatic Transfer
- Direct Deposit
- Sweep Credit
- Telephone Transfer
- Wire Transfer Deposit
- Other Electronic Credits

Checks Paid

Checks Paid consists of checks and drafts presented for payment on your account, including checks that are presented electronically.

Debit

A Debit is any of the following types of transactions:

- ACH Debit
- ACH Settlement Debit
- ATM / ITM Withdrawal
- Automatic Transfer Bill Payment
- Point of Sale Debit
- Sweep Debit
- Telephone Transfer
- Wire Transfer Withdrawal
- Withdrawal
- Zero Balance Account Transfer
- Other Electronic Debit

Business Checking

	Commerce 100 A low volume non-interest business checking account.	Commerce 500 A higher volume non-interest business checking account.
Minimum Opening Deposit	\$100	\$100
Monthly Service Charge	\$12	\$25
Average Monthly Balance to Waive Monthly Service Charge	\$3,000	\$25,000
Transaction Fees	For this account, a Transaction is any combination of deposits (except mobile), deposited items, and paid items. First 100/Month - No Charge Over 100/Month - \$0.30 Each	For this account, a Transaction is any combination of deposits (except mobile), deposited items, and paid items. First 500/Month - No Charge Over 500/Month - \$0.30 Each
Cash Deposit Charge	First \$5,000/Month - No Charge Over \$5,000/Month - \$0.15 per \$100 deposited	First \$10,000/Month - No Charge Over \$10,000/Month - \$0.15 per \$100 deposited
Debit Card with uChoose® Rewards	No Monthly Fee	No Monthly Fee
Cash Management	\$25/Month (Includes Online Bill Pay, Mobile Banking, Positive Pay, and Online Wire Origination)	\$25/Month (Includes Online Bill Pay, Mobile Banking, Positive Pay, and Online Wire Origination)
Mobile Banking with Mobile Deposit	No Monthly Fee (Cash Management required) Deposit Fee - \$0.60/Deposit	No Monthly Fee (Cash Management required) Deposit Fee - \$0.60/Deposit
Online Bill Pay	No Monthly Fee (included with Cash Management)	No Monthly Fee (included with Cash Management)
Paperless Statements	No Monthly Fee	No Monthly Fee
Stop Payments	\$33/Each	\$33/Each
Positive Pay	Included with Cash Management \$25/Month per account if not enrolled in Cash Management	Included with Cash Management \$25/Month per account if not enrolled in Cash Management
Domestic Wire Transfers	No Monthly Fee (Cash Management required) <u>Incoming</u> \$15/Each <u>Outgoing</u> \$30/Each	No Monthly Fee (Cash Management required) <u>Incoming</u> \$15/Each <u>Outgoing</u> \$30/Each
ACH Origination	\$35 Monthly Fee, plus Credit/Debit - \$0.18/Each ACH File - \$2/Each Set Up Fee = \$250 (Cash Management required for online ACH origination)	\$35 Monthly Fee, plus Credit/Debit - \$0.18/Each ACH File - \$2/Each Set Up Fee = \$250 (Cash Management required for online ACH origination)
In-Office Deposit	\$35 Monthly Fee, plus additional cost for scanner (Cash Management required)	\$35 Monthly Fee, plus additional cost for scanner (Cash Management required)

See *Business Deposit Accounts Overview* on pages 4-5 for additional account details and information.

Business Checking

	Commerce Analyzed Checking A high volume non-interest commercial checking account.	Commerce 500 Plus A higher volume non-interest business checking account bundled with added services across an unlimited number of Commerce 500 Plus accounts held by the same entity.
Minimum Opening Deposit	\$100	\$100
Monthly Service Charge	\$22	\$95
Average Monthly Balance to Waive Monthly Service Charge	N/A	\$100,000 Combined average monthly balance on an unlimited number of Commerce 500 Plus accounts held by the same entity
Transaction Fees	<p>For this account, a Transaction is any combination of deposits (except mobile), deposited items, and paid items.</p> <p>Branch Deposit \$1.50 each In-Office Deposit \$1.35 each Mobile Deposit \$0.60 each Credit \$0.18 each Deposited Item \$0.20 each</p> <p>Checks Paid \$0.20 each Debit \$0.18 each</p>	<p>A Transaction within Commerce 500 Plus is any combination of issued checks and deposited items (except In-Office Deposits).</p> <p>First 500/Month - No Charge Over 500/Month - \$0.45 Each</p>
Cash Deposit Charge	Cash Deposit \$0.15 per \$100	First \$20,000/ Month - No Charge Over \$20,000/Month - \$0.15 per \$100 deposited
Debit Card with uChoose® Rewards	No Monthly Fee	No Monthly Fee
Cash Management	\$25/Month (Includes Online Bill Pay, Mobile Banking, Positive Pay, and Online Wire Origination)	No Monthly Fee (Includes Online Bill Pay, Mobile Banking, Positive Pay, and Online Wire Origination)
Mobile Banking with Mobile Deposit	No Monthly Fee (Cash Management required) Deposit Fee - \$0.60/Deposit	No Monthly Fee (Cash Management required) Deposit Fee - No Charge
Online Bill Pay	No Monthly Fee (Cash Management required)	No Monthly Fee (Cash Management required)
Paperless Statements	No Monthly Fee	No Monthly Fee
Stop Payments	\$33/Each	Unlimited and with No Fee when processed through Cash Management (\$33/Each for any other placement method)
Positive Pay	Included with Cash Management \$25/Month per account if not enrolled in Cash Management	No Monthly Fee (Cash Management required)
Domestic Wire Transfers	No Monthly Fee (Cash Management required) <u>Incoming</u> \$15/Each <u>Outgoing</u> \$30/Each	No Monthly Fee (Cash Management required) <u>Incoming</u> No Fee <u>Outgoing</u> First 4/Month through Cash Management - No Charge Over 4/Month through Cash Management - \$30/Each Wires originating outside of Cash Management - \$30/Each
ACH Origination	\$35 Monthly Fee, plus Credit/Debit - \$0.18/Each ACH File - \$2/Each Set Up Fee = \$250 (Cash Management required for online ACH origination)	\$35 Monthly Fee, plus Credit/Debit - \$0.18/Each ACH File - \$2/Each Set Up Fee = \$250 (Cash Management required for online ACH origination)
In-Office Deposit	\$35 Monthly Fee, plus additional cost for scanner (Cash Management required)	No Monthly Fee additional cost for scanner (Cash Management required)

See *Business Deposit Accounts Overview* on pages 4-5 for additional account details and information.

Business Savings & Money Market

	Commerce Savings <i>A variable rate business savings account.</i>	Commerce Money Market <i>A variable rate business account that provides easy access to your funds through limited check writing.</i>
Minimum Opening Deposit	\$100	\$2,500
Monthly Service Charge	\$5	\$15
Average Monthly Balance to Waive Monthly Service Charge	\$500	\$2,500
Interest Earned <i>See current Rate Sheet. Minimum balance may apply.</i>	A variable rate of interest is paid on the available balance in your account. The variable rate is subject to change at the Bank's discretion.	A variable rate of interest is paid on the available balance in your account. The variable rate is subject to change at the Bank's discretion.
Deposited Items <i>Any combination of deposits (except mobile) and deposited items.</i>	First 20/Month - No Charge Over 20/Month - \$0.25 each	First 20/Month - No Charge Over 20/Month - \$0.25 each
Cash Deposit Charge	First \$5,000/ Deposit - No Charge Over \$5,000/Deposit - \$0.15 per \$100 deposited	First \$5,000/ Deposit - No Charge Over \$5,000/Deposit - \$0.15 per \$100 deposited
Excess Activity Fee <i>(See definition below)</i>	First 6/Month - No Charge Over 6/Month - \$15 per Debit	First 6/Month - No Charge Over 6/Month - \$15 per Debit
Debit Card	No Monthly Fee	No Monthly Fee
Mobile Banking with Mobile Deposit	No Monthly Fee (Cash Management required) Deposit Fee - \$0.60/Deposit	No Monthly Fee (Cash Management required) Deposit Fee - \$0.60/Deposit
Paperless Statements	No Monthly Fee	No Monthly Fee

Excessive Activity

No more than 6 transfers or withdrawals of the following type are permitted during your monthly statement cycle:

- Payments to third parties such as checks, drafts, debit cards or similar transactions
- Transfers by phone using our automated service or speaking with a banker on the phone
- Transfers or payments through online, mobile and text banking (including Bill Pay and person-to-person payments)
- Transfers to a checking account for Overdraft Protection
- Pre-authorized transfers and withdrawals
- Debit card purchases

There are no limits on transfers or withdrawals made in person at an ATM / ITM, Bank branch or on any type of deposit. If you regularly exceed 6 limited transactions during a statement cycle, BAC Community Bank may convert your savings or money market into a checking account or may close your account.

See *Business Deposit Accounts Overview* on pages 4-5 for additional account details and information.

Business Certificate of Deposit (CD)

Certificates of Deposit are term accounts subject to early withdrawal penalties. Please refer to your CD Receipt, our *Deposit Agreement & Disclosures*, and the information below for details.

Commerce Certificate of Deposit <i>A fixed rate, interest-bearing, business term account.</i>	
Minimum Opening Deposit	\$2,500
Monthly Service Charge	None
Interest Earned	<i>See current Rate Sheet. Minimum balance may apply.</i>
Online Banking / Cash Management	Inquiry only
Mobile Banking	Inquiry only

Terms

- From 1 month to 60 months

Interest

- The rate in effect when you open or renew your CD is fixed for the term of the CD.
- Interest is compounded when credited to the CD.
- Interest will be credited to your account monthly.
- Interest can be:
 - Credited to your CD; or
 - Credited to your checking or savings account with the Bank.
(Transferring or withdrawing interest will reduce your earnings.)
- We use the daily balance method to calculate the interest on your CD. This method applies your fixed interest rate to the principal in the account each day.

Transaction Limitations

- You may not make any deposits into your CD before maturity.
- Principal withdrawn before maturity is subject to an early withdrawal fee.
- You may withdraw interest credited before maturity without penalty.
(Transferring or withdrawing interest will reduce your earnings.)

Renewal

- CDs automatically renew at maturity unless you withdraw the funds within the grace period.
- Renewed CDs will:
 - Have the same term as the original term and will begin on the maturity date; and
 - Have the interest rate in effect on the maturity date for a new CD of the same term and amount.
- We may elect not to renew a CD and will notify you in advance.

Grace Period

- A grace period begins the day after maturity and lasts for:
 - One (1) calendar day for CDs with a term of 1 month or less,
 - Ten (10) calendar days for CDs with a term over 1 month.
- During the grace period, you may without a penalty:
 - Change the term,
 - Make additional deposits,
 - Withdraw funds,
 - Close the CD.
- If you withdraw funds during the grace period, we will not pay interest from the date of maturity to the date of withdrawal on the funds withdrawn.

Early Withdrawal Penalty

- Withdrawals made before the maturity date are subject to an early withdrawal penalty:
 - For terms of 1-2 months, the penalty fee is equal to 1 month of interest on the amount withdrawn,
 - For terms of 3-12 months, the penalty fee is equal to 3 months of interest on the amount withdrawn,
 - For terms of 13-24 months, the penalty fee is equal to 6 months of interest on the amount withdrawn,
 - For terms of 25 months or more, the penalty fee is equal to 12 months of interest on the amount withdrawn.
- In certain circumstances, such as death or incompetence, the early withdrawal penalty fee may be waived.

See *Business Deposit Accounts Overview* on pages 4-5 for additional account details and information.

Attorney Client Trust (IOLTA) Account

Attorney Client Trust account is subject to the rules governing attorney trust accounts in the state of California. These rules cover payment of interest, reporting of information and the attorney's responsibility to pay for fees assessed in connection with the account that are not netted against the interest.

	Attorney Client Trust
Minimum Opening Deposit	\$100
Monthly Service Charge	\$15 <i>(Deducted from interest earned)</i>
Average Monthly Balance to Waive Monthly Service Charge	N/A
Interest Earned <i>See current Rate Sheet. Minimum balance may apply.</i>	Variable rate, subject to change at Bank's discretion
Transaction Fees (Credits)	None
Transaction Fees (Debits)	None
Debit Card	Not Available
Cash Management	Available
Mobile Banking with Mobile Deposit	Available
Paperless Statements	Available

See *Business Deposit Accounts Overview* on pages 4-5 for additional account details and information.

Business Service Fees

Account Research	
Research Time (1 hour minimum).....	\$40/hour
ACH Origination Fees	
ACH Origination Monthly Service Fee (Cash Management required)	\$35/month
ACH File	\$2/each
ACH Transfer / Tax Payment.....	\$2/each
ACH Debit / Credit	\$0.18/each
ACH Chargeback Notification.....	\$5/each
ACH File Transmission Recall	\$30/each
ACH Set-Up Fee	\$250/each occurrence
ACH Same Day Item.....	Additional \$0.35/each
Technical Support	\$75/hour
<i>This fee is assessed for a special service or assistance you require.</i>	
Bill Payment	
Online Bill Pay Monthly Service Fee (Cash Management required)	No Fee
Online Bill Pay Stop Payment	\$33/each
Online Bill Pay Rush Payment, <i>if available for specified payee</i>	\$14.95/each
Online Bill Pay Same Day Check, <i>if available for specified payee</i>	\$9.95/each
Cash Management	
Online Cash Management Monthly Service Fee.....	\$25/month
<i>Includes Online Bill Pay, Mobile Banking, Positive Pay, and Online Wire Origination</i>	
Cashier's Check	
Cashier's Check.....	\$9/each
Checking Account Inactivity and Escheatment	
Inactive Account Fee	\$2/month
<i>This fee is assessed when there have been no customer-initiated transactions on a checking account for more than 6 months.</i>	
Escheatment Notification Fee.....	\$2/each
Checks	
Check Cashing, Non-Customer.....	\$5/each
<i>This fee is assessed to a payee cashing a check that you issued if the payee is not a bank customer.</i>	
Check Printing.....	Varies
Counter Checks	First 6 per year free; thereafter \$5/each
Check Copy – Archived Paid Check (<i>front and back</i>).....	\$5/each
Collection	
Domestic - Incoming/Outgoing	\$25/each
Foreign - Incoming/Outgoing.....	\$40/each plus expenses
Currency	
Cash Deposited.....	\$0.15 per \$100
Cash Ordered / Withdrawn	\$0.15 per \$100
Coin Deposited, <i>subject to count</i>	\$10/bag
Coin Ordered - Boxed	\$4/box
Coin Ordered - Rolled.....	\$0.15/roll
Foreign Currency Deposited	\$35/deposit
Foreign Currency Ordered.....	\$25/order
Cash Vault Services.....	Varies

Business Service Fees

Debit Card Transactions	
ATM / ITM Access.....	No Fee
<i>When you use a BAC Community Bank owned ATM / ITM you will not be charged a fee.</i>	
<i>When you use an ATM / ITM not owned by BAC Community Bank, you may be charged a fee by the ATM /ITM operator or any network and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer.</i>	
International Transactions	Varies
<i>Fee applies if you use your card to purchase goods or services in a foreign country or with a foreign merchant. This includes internet transactions made in the U.S. with a merchant who processes the transaction in a foreign country.</i>	
▪ Cross Border Fee (ISA Fee)	up to 1%
▪ Currency Conversion Fee	up to 0.25%
Replacement Card	\$5/card
<i>The replacement fee does not apply when we replace a card upon its expiration.</i>	
Replacement Card Rush	\$50/card
Deposits	
Deposit Adjustments, <i>first five adjustments in a month</i>	\$4/each
Deposit Adjustments, <i>beyond five in a month</i>	\$10/each
Deposit Slips.....	\$.050/ each
Deposit Copy, <i>first page</i>	\$5
Deposit Copy, <i>each additional page</i>	\$1/each
Foreign Currency Deposited	\$35/deposit
Document Copy	
Self Service Request	No Fee
<i>We do not charge for you to access online copies of checks, deposits, or statements.</i>	
Check Copy – Archived Paid Check (<i>front and back</i>).....	\$5/each
Deposit Copy, <i>first page</i>	\$5
Deposit Copy, <i>each additional page</i>	\$1/each
Other Requests, <i>first page</i>	\$5
Other Requests, <i>each additional page</i>	\$1/each
Enhanced Due Diligence (CRBs, MSBs, NBFIs, Private ATM Service Providers, other High Risk Businesses)	
Enhanced Due Diligence Application Fee	\$100/each
Cannabis Related Business (CRB) Designation Fee	\$750/month
High Risk Business (HRB) Designation Fee	\$250/month
Money Service Business (MSB) - Level 1 Designation Fee.....	\$200/month
Money Service Business (MSB) - Level 2 Designation Fee.....	\$400/month
Non-Bank Financial Institution (NBFI) Designation Fee	\$100/month
Private ATM Service Provider Account	\$100/month
Express Depository	
Annual Rent	\$25
Key Purchase.....	\$10
In-Office Deposit	
Monthly Service Fee (Cash Management required)	\$35
Deposit Correction.....	\$10/deposit
Scanner Purchase – Single Feed	Varies
Scanner Purchase – Multi-Feed	Varies
Legal Process Fee	
Legal Process Fee.....	\$125/each
<i>Includes levy, writ, garnishment, and any other legal document that requires funds to be attached.</i>	

Business Service Fees

Mobile Banking

Mobile Banking Monthly Service Fee (Cash Management required)	No Fee
Enhanced Business Mobile Services, ACH / Wire Review & Approval - each (Cash Management required)	No Fee

Mobile Deposit

Mobile Deposit Monthly Service Fee (Cash Management required)	No Fee
Mobile Deposit Fee	\$0.60/deposit

Non-Sufficient Funds (NSFs)

Items Drawn Against Non-Sufficient Funds (NSF)	(\$231 daily maximum)
<i>Created by check, in-person withdrawal, ATM / ITM withdrawal, or other electronic means</i>	
▪ Overdraft Fee	\$33/item per presentment
▪ Returned Item Fee	\$33/item per presentment
Overdraft Transfer Fee	\$8/transfer
<i>When funds are transferred to cover an overdraft we may charge you a fee.</i>	
<i>If the funds available for transfer do not meet the needs of the overdraft, you may be charged both a separate Overdraft Fee or Returned Item Fee <u>and</u> the Overdraft Transfer Fee.</i>	
Overdraft Interest Charge	A rate of 15% is applied to your average overdraft ledger balance for the monthly statement cycle.

Other Service Fees

Endorsement Stamp	Varies
Manual Billing	\$20/invoice
Medallion Stamp	\$15/each
Notary	\$15/signature
Plastic Coin Bag	\$1.50/each
Plastic Currency Bag	\$1/each
Public Account Designation Fee	\$50/month
Signature Guarantee	\$15/each
Sweep Account Fee	\$50/month
Telebank Transfers	\$2.50/each
Telephone Transfer, Non-Automated	\$5/transfer
Other (third-parties may impose additional charges)	Varies

Positive Pay

Positive Pay Monthly Service Fee	\$25/account
<i>This monthly fee is waived when subscribed to Cash Management.</i>	
Non-Decisioned Item	\$10/each

Returned Deposited Item

Returned Deposited Item	\$10/each
<i>We charge this fee each time a check or other item that we either cashed for you or accepted for deposit to your account is returned to us unpaid.</i>	
Telephone Notification	\$5/call
Item Resubmission	\$5/each

Safe Deposit Box

Annual Rent	Varies By Size
Late Fee, after 30 days delinquent	\$10
Key Deposit	\$10/box
Drilling Fee	Varies (\$250-\$500)

Smart Safe

Smart Safe Monthly Service Fee	\$30/month
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Business Service Fees

Statements

DDA Statement – Special Request	\$8/statement per month
<i>Includes duplicate statement, hold statement, multiple statement, interim statement, special mailing instructions.</i>	
Check Images	\$5/statement per month
<i>We do not charge for check images provided through online paperless statements if you are enrolled in and agree to this service through online banking.</i>	

Stop Payment

Check	\$33/each
Electronic Funds Transfer	\$33/each
Online Bill Payment	\$33/each

Verification

Audit Confirmation	\$40/each
Verification of Account - Credit Inquiry Fee	\$15/each
<i>This fee is charged for deposit and/or credit account information provided to a third-party at your request.</i>	

Wire Transfers

Online Wire Transfer Monthly Service Fee (Cash Management required)	No Fee
Wire, Incoming-Domestic/Foreign	\$15/each
Wire, Outgoing-Domestic	\$30/each
Wire, Outgoing-Foreign	\$50/each
Wire, Special Handling	\$25/each
<i>This fee is assessed when a wire is processed using non-standard procedures to accommodate a customer's request.</i>	
Wire, Telephone Notification	\$5/each
Wire, Email Advice	\$5/each
Wire Tracer	\$30/each plus expenses

Notes

Contact Us

www.bankbac.com

Banking Services

(877) 226-5820

Monday - Friday: 8am - 6pm

Saturday: 9am - 2pm

BAC Community Bank

P.O. Box 1140

Stockton, CA 95201-1140

Bank Branch Locations & Hours

Visit www.bankbac.com/locations

for a branch near you



Bank ATM and ITM Locations

Visit www.bankbac.com/atm

for nearby locations and details



MoneyPass® Surcharge-Free ATM Locations

Visit www.bankbac.com/moneypass

to locate the closest of approximately
40,000 machines nationwide

