

Schedule of Fees & Charges

Effective date for these charges is February 15, 2019



Account Services

Account Reconciliation	\$50.00 per hour
Auto Transfer Fee	\$10.00 per transfer
Overdraft coverage from checking, savings or money market.	
Check Printing	Prices vary
Temporary Checks	\$1.00 per check
Check Imaging on Paper Statements	\$2.50 per statement
Fee is assessed each statement cycle even if there are no checks written during that cycle.	
Dormant Account Notice Letter	\$2.00
Early Closure Fee	\$10.00
Within 90 days of account opening	
Excess Activity Fee	\$15.00 per occurrence
Transfer or withdrawal of any kind in excess of six (6) per month from savings or money market accounts.	
Extended Overdraft Fee	\$34.00 per occurrence
Charged once, after account is overdrawn for 5 consecutive business days. Fee is not charged if your ending account balance is overdrawn by less than \$5.00.	
Hold Statements	\$5.00 per month
Interim Statements	\$5.00 per statement
Multiple Mailers	\$2.50 per occurrence
Night Depository Service	\$50.00 annually
Locked Bag Purchase	\$20.00 per bag
NSF Return Fee	\$34.00
Check or item that we do not pay due to insufficient or unavailable funds. An insufficient funds item may be created by check, in-person withdrawal, online banking, or other electronic means.	
For Personal accounts, \$136.00 max; not to exceed four items per day. NSF Return Fee is not charged if running account balance is overdrawn by less than \$5.00.	
Overdraft Paid Fee	\$34.00
Check or item that we pay against insufficient or unavailable funds. An insufficient funds item may be created by check, in-person withdrawal, online banking, or other electronic means.	
For Personal accounts, \$136.00 max; not to exceed four items per day. Overdraft Paid Fee is not charged if running account balance is overdrawn by less than \$5.00.	
Returned Item Charge	\$9.00 per item
Returned Item Redeposit	\$5.00 per item
If you choose to have the Bank redeposit a returned deposit item, this fee will apply in addition to the existing \$9 returned item fee.	
Special Handling Fee	\$5.00 per item
Stop Payment Order, new or renewal	\$23.00 in-branch, telephone or online

Analysis Account Item Charges

ACH Items Deposited / Paid	\$0.10 per item
Checks Cashed in Branch	\$1.35 per item
Checks Paid	\$0.14 per item
Currency / Coin Deposited & Supplied	\$0.20 per \$100.00
Deposits	\$1.50 per item
Monthly Maintenance	\$15.00 per month
On-us Checks Deposited	\$0.10 per item
Transit Checks Deposited	\$0.12 per item

Branch Services

Cashier's Checks	
Customers	\$8.00 per check
Non-customers	\$10.00 per check
Notary Public (available to MB&T customers only)	\$15.00 per signature
Safe Deposit Boxes	

See [Safe Deposit Boxes](#) page for current fees.

Individual Retirement Arrangements

Annual Fee (if balance falls below \$10,000)	\$25.00
Rollover Transfer Fee	\$25.00

Business Management Services

Cash Vault (Armored Transport / Courier Service)	Price varies based on service provided
Business Banking Online Services	
ACH Module	\$25.00 each per month
ACH Charge	\$0.10 per file \$0.10 per ACH item
Same Day ACH	\$0.30 per ACH item
ACH Returned Item	\$5.00 per ACH item
Applies to originated ACH transactions that are returned.	
Tax Payment Module	\$25.00 per month
Tax Payment Charge	\$0.10 per payment
Wire Transfer Module	\$25.00 per month
Wire Charge	\$15.00 per wire
Token Replacement Fee	\$10.00
Business Online Remote Deposit Capture (RDC)	
Business Online RDC Setup Fee	\$100.00 per location
Business Online RDC Fee	\$40.00 per month
Business Online RDC Additional Scanner(s)	\$20 per month per scanner
RDC Deposit Ticket	\$1.25 per deposit
RDC Deposited Check	\$0.10 per item deposited
Print Cartridge Replacement	Price varies based on scanner
Scanner Not Returned	Purchase price of scanner
Scanner Returned in Poor/Non-Working Condition	
Less than 12 months of use	90% purchase price of scanner
12-24 months of use	75% purchase price of scanner
More than 24 months of use	50% purchase price of scanner
Warranty	\$100.00 per year per scanner
Lockbox	Fees vary based on services provided
Positive Pay	
Monthly Fee	\$40.00 per account
Issue Fee	\$0.04 per item
Exception Fee	\$0.40 per item
Returned Item Fee	\$10.00 per item
File Correction Fee	\$40.00 per hour (1 hour min.)

Debit Card Services

ATM Fee (non-MB&T ATM surcharge)¹	\$2.00 per transaction
ATM or Debit Card Transaction Foreign Currency Conversion Fee²	1% of amount
ATM or Debit Card Rush Replacement	\$50.00

Miscellaneous Services

Collections	
Domestic	\$20.00
Foreign	\$25.00
Sent Certified Mail	\$5.00 plus Mailing Costs
Foreign currency orders	
Shipping Fee	\$7.00
Rush Shipping Fee	\$15.00
Legal Process, per service (attachments, levies, court orders, tax seizure)	\$125.00
Research	
Record Retrieval	\$40.00 per hour (1 hour min.)
Record Retrieval	\$0.25 per copy
Subpoena Request, per hour (1 hour minimum)	Fee varies based on subpoena type
Wire Transfers	
Incoming Wire Transfer Fee	\$15.00
Outgoing – Domestic Wire Transfer Fee	\$30.00
Outgoing – International Wire Transfer Fee	\$45.00

1. Applies to use of non-MB&T ATMs. This fee is in addition to the fee that may be assessed by the ATM provider. Cross-border currency fees apply. Cross-border currency fees are refunded for Access and Private Access checking accounts. 2. Refunded for Access and Private Access checking accounts.

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Commercial Cash Vault Processing Fees

Commercial Deposits	\$0.6240 per deposit
Commercial Deposits - Check Only Fee	\$0.6240 per deposit
Commercial Deposits - Per Deposit Adjustment	\$2.9120 per deposit adjustment
DeWraps Roll	\$0.7280 per wrap
Deposit Amount Liability: (0-2499.99)	\$0.6552 per 1000 deposited
Deposit Amount Liability: (2499.99-49999.99)	\$0.5720 per 1000 deposited
Deposit Amount Liability: (49999.99-999999999.99)	\$0.4160 per 1000 deposited
Deposit Coin Bins	\$28.0800 per bin
Emergency Order	\$16.6400 per order
Envelope Deposit	\$0.6000 per envelope
Late Order Type	\$16.6400 per order
Manual Order Type	\$12.4800 per order
Mixed Coin Bag Verification	\$6.2400 per bag
Mixed Deposit Fee (Cash and Check)	\$0.6240 per deposit
Non-Standard Coin Bag Verification Content	\$3.3800 per bag
Non-Standard Deposit Content	\$4.1600 per deposit
Non-Standard Order Content	\$4.1600 per order
Order Boxed Coin Per Full Box Coin (50 wraps)	\$2.0800 per box
Order Coin Wraps	\$0.0416 per wrap
Order Loose Notes	\$0.0104 per note
Order Strap Charge	\$0.4160 per strap
Standard Coin Bag Verification	\$0.5200 per bag
Standard Order Content	\$2.6000 per order

Vault Check Imaging Services

General Ledger Suspense Ticket (non-imagable items)	\$1.5392 per ticket
Image Scanning	\$2.9120 per adjustment
Image Scanning Balanced File	\$0.0655
Image Scanning Research	\$20.8000
Storage	\$0.0052

Business Credit Cards

Statement Copy Fee	\$10.00
Rush Card Fee	\$50.00
On Demand ACH Fee	\$25.00
Retrieval Fee	\$25.00
Foreign Transaction Fee	3%
Late Fee	\$15.00
Up to \$15.00 assessed 15 days after payment due date	
Returned Payment Fee	\$25.00
Cash Advance Fee	\$10.00 or 4%, whichever is greater
Balance Transfer Fee	\$5.00 or 3%, whichever is greater

Personal Accounts



	Everyday Checking	Cashback Checking Student Version Available ¹	Access Checking	Private Access Checking	First Steps Savings [®]	Personal Savings	Relationship Bonus Money Market	Montecito Money Fund
Monthly Maintenance Fee	\$8	\$15	\$22	\$0	\$0	\$9 per quarter	\$10	\$10
Per Item Charges ²	None	None	None	None	\$15 per item above the allowable limit ³	\$15 per item above the allowable limit ³	\$15 per item above the allowable limit ³	\$15 per item above the allowable limit ³
Interest Earning ⁴	No	No	Yes	Yes	Yes	Yes	Yes	Yes
Allowable Activity	Unlimited	Unlimited	Unlimited	Unlimited	Up to 6 transfers or withdrawals per month/statement ³	Up to 6 transfers or withdrawals per month/statement ³	Up to 6 transfers or withdrawals per month/statement ³	Up to 6 transfers or withdrawals per month/statement ³
How to Avoid Monthly Maintenance Fee	<ul style="list-style-type: none"> Enroll in eStatements⁵ or Primary account holder's age is 65 or greater 	Enroll in eStatements ⁵ and 15 or more debit card point-of-sale transactions posted each statement cycle	<ul style="list-style-type: none"> \$10,000 minimum daily balance or \$25,000 average available balance 	Free for MB&T Wealth Management Clients	N/A	\$300 minimum daily balance	\$2,500 minimum daily balance	\$2,500 minimum daily balance

1. The student version is a debit card only account, no checks will be issued. Student version available for those 14–19 years of age. Monthly maintenance fee waived for student version. Adult signatory required. 2. Per Item Charges are not waived by balance requirements. 3. In accordance with limitations set by Federal regulations, this account is allowed up to six (6) transfers and withdrawals by means of a transfer (preauthorized, automatic, telephone or online), check, draft, debit card, or similar order to a third party per month or statement cycle (if your statement cycles mid-month). Activity in excess of the allowable Federal limit may result in the account being converted or closed. Any transfers or withdrawals in excess of six (6) per month or statement cycle (if your statement cycles mid-month) will be assessed a \$15 Excess Activity Fee per transfer or withdrawal. 4. See Deposit Rate Summary. 5. Must have online banking to enroll in eStatements.

Business Accounts



	Basic Business Checking	Business Checking	Business Interest Checking	Business Analysis Checking	Business Sweep Account	Business Savings	Business Money Market	Business Relationship Money Market
Monthly Maintenance Fee	\$0	\$15	\$15	\$15	\$15	\$3	\$15	\$15
Monthly Activity Fee	\$0.40 per item after the first 150 items ¹	\$0.40 per item after the first 300 items ¹	\$0.40 per item after the first 300 items ¹	Earnings credit may offset activity fees ²	<ul style="list-style-type: none"> Earnings credit may offset activity fees on checking² \$15 per item above the allowable limit on money market³ 	\$15 per item above the allowable limit ³	\$15 per item above the allowable limit ³	\$15 per item above the allowable limit ³
Interest Earning ⁴	No	No	Yes	No	Yes, money market	Yes	Yes	Yes
Allowable Activity	Unlimited	Unlimited	Unlimited	Unlimited	<ul style="list-style-type: none"> Unlimited on checking Up to 6 monthly transfers and withdrawals on money market³ 	Up to 6 transfers or withdrawals per month/statement ³	Up to 6 transfers or withdrawals per month/statement ³	Up to 6 transfers or withdrawals per month/statement ³
How to Avoid Monthly Maintenance Fee	None	<ul style="list-style-type: none"> Enroll in eStatements, waives \$5 Make one qualifying bill payment⁵, waives \$5 \$5,000 average available balance, waives \$5 	<ul style="list-style-type: none"> \$5,000 minimum daily balance or \$10,000 average available balance 	None	None	\$300 minimum daily balance	\$10,000 minimum daily balance	<ul style="list-style-type: none"> Maintain a \$10,000 minimum daily balance or Have a qualifying Relationship Business Checking Account⁶

1. Activity fees are not waived by balance requirements. Items include: regular deposits, deposited items, ATM deposits and withdrawals, transfers (in-person, online, automatic and telephone), manual loan payments, cashed checks, deposits received by mail, ACH debits, cashier's check debits, officer approved checks, and POS transactions (one-time and recurring). 2. See Analysis Account Item Charges in Schedule of Fees & Charges. 3. In accordance with limitations set by Federal regulations, this account is allowed up to six (6) transfers and withdrawals by means of a transfer (preauthorized, automatic, telephone or online), check, draft, debit card, or similar order to a third party per month or statement cycle (if your statement cycles mid-month). Activity in excess of the allowable Federal limit may result in the account being converted or closed. Any transfers or withdrawals in excess of six (6) per month or statement cycle (if your statement cycles mid-month) will be assessed a \$15 Excess Activity Fee per transfer or withdrawal. 4. See Deposit Rate Summary. 5. A qualifying Bill Payment is one (1) online bill payment made from a Business Checking Account using Montecito Bank & Trust's Online Business Banker. 6. Qualifying accounts include Basic Business Checking, Business Checking, Business Interest Checking, Business Analysis Checking, and Community Dividends Checking.



	Community Dividends® Checking	Community Dividends® Analysis Checking
Monthly Maintenance Fee	\$0	\$15
Monthly Activity Fee	\$0.40 per item after the first 150 items ¹	Earnings credit may offset activity fees ²
Interest Earning ³	Yes	No
Allowable Activity	Unlimited	Unlimited
Minimum Daily Balance to Waive Monthly Maintenance Fee OR	None	None
Average Available Balance to Waive Monthly Maintenance Fee	None	None
Other Requirements	None	None

¹. Activity fees are not waived by balance requirements. Items include: regular deposits, deposited items, ATM deposits and withdrawals, transfers (in-person, online, automatic and telephone), manual loan payments, cashed checks, deposits received by mail, ACH debits, cashier's check debits, officer approved checks, and POS transactions (one-time and recurring). ². See Analysis Account Item Charges in Schedule of Fees & Charges ³. See Deposit Rate Summary.



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Branch Location	Size	Rental Fee
Goleta La Cumbre Montecito Carpinteria Ventura	3 x 5 x 24	\$60 ¹
	5 x 5 x 24	\$75
	3 x 10 x 24	\$90
	6 x 10 x 24	\$110
	10 x 10 x 24	\$190
Downtown Santa Barbara	3 x 5 x 24	\$60 ¹
	5 x 5 x 24	\$75
	3 x 10 x 24	\$90
	6 x 10 x 24	\$110
	10 x 10 x 24	\$190
	15 x 11 x 24	\$250
	30 x 30 x 24	\$490
	30 x 30 x 42	\$910
	60 x 15 x 24	\$490
60 x 30 x 42	\$1,225	
Hollister	3 x 5 x 24	\$60 ¹
	3 x 10 x 24	\$90
	5 x 10 x 24	\$110
Solvang	5 x 5 x 24	\$75
	3 x 10 x 24	\$90
	5 x 10 x 24	\$110
	15 x 15 x 24	\$250
	Forced Opening Fee	\$25 plus Locksmith Cost

Solvang (805) 688-2300

Hollister (805) 685-2181

Goleta (805) 564-0268

La Cumbre (805) 564-0271

Mesa (805) 564-7379

Downtown Santa Barbara (805) 564-0213

Montecito (805) 564-0240

Carpinteria (805) 684-0487

Ventura (805) 676-1125

Camarillo (805) 979-4485

Westlake Village (805) 778-0611

Maravilla (805) 564-0262

Casa Dorinda (805) 564-7346