



Account Services

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|---|--|
| 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 |
| ZBA Concentration Account Fee | \$25.00 per month |
| ZBA Subsidiary Account Fee | \$10.00 per month |

Analysis Account Item Charges

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|---|---------------------|
| 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 | \$20.00 per month |
| On-us Checks Deposited | \$0.10 per item |
| Transit Checks Deposited | \$0.12 per item |

Branch Services

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|---|-----------------------|
| 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 <i>Safe Deposit Boxes</i> page for current fees. | |

Individual Retirement Arrangements

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

Business Management Services

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|---|--|
| 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 Fee - Small Business | \$25.00 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

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|--|------------------------|
| 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.



Commercial Cash Vault Processing Fees

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|---|---------------------------------|
| 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

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|---|-------------------------|
| 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

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|---|-------------------------------------|
| 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 | \$25 | \$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 or Account is a formal trust | 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 Interest Checking | Business Analysis Checking | Business Sweep Account | Business Savings | Business Money Market | Business Relationship Money Market |
|--------------------------------------|--|---|---|---|---|---|---|
| Monthly Maintenance Fee | \$8 | \$18 | \$20 | \$18 | \$3 | \$15 | \$15 |
| Monthly Activity Fee | \$0.40 per item after the first 150 items ¹ | \$0.40 per item after the first 250 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 | Yes | No | Yes, money market | Yes | Yes | Yes |
| Allowable Activity | 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 | Enroll in eStatements | <ul style="list-style-type: none"> \$8 credit: Enroll in eStatements \$10 credit: Maintain a \$10,000 average balance | Balances in this account earn an Earnings Credit which may offset this and other fees | Balances in this account earn an Earnings Credit which may offset this and other fees | \$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 Account⁵ |

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. Qualifying accounts include Basic Business Checking, Business Interest Checking, Business Analysis Checking, and Community Dividends Checking.



| | Community Dividends® Checking | Community Dividends® Analysis Checking |
|--------------------------------------|--|---|
| Monthly Maintenance Fee | \$0 | \$18 |
| Monthly Activity Fee | Up to 150 free processed transaction items. Additional items are \$0.40 each. | Balances in this account earn an Earnings Credit which may offset this and other fees, including Cash Management fees. ² |
| Interest Earning ³ | Yes | No |
| Allowable Activity | Unlimited | Unlimited |
| How to Avoid Monthly Maintenance Fee | None | Balances in this account earn an Earnings Credit which may offset this and other fees, including Cash Management fees. ² |
| 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.



Effective date for these charges is June 21, 2019

| Branch Location | Size | Rental Fee |
|---|---------------------------|--------------------------|
| Goleta La Cumbre Montecito Carpinteria Ventura ¹ | 3 x 5 x 24 | \$60 ² |
| | 5 x 5 x 24 | \$75 |
| | 3 x 10 x 24 | \$90 |
| | 6 x 10 x 24 | \$110 |
| | 10 x 10 x 24 ¹ | \$190 |
| Downtown Santa Barbara | 3 x 5 x 24 | \$60 ² |
| | 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 ² |
| | 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