

Effective date for these charges is December 1, 2022

## Account Services

<b>Account Reconciliation</b>	\$50.00 per hour
<b>Auto Transfer Fee</b>	\$10.00 per transfer
Overdraft coverage from checking, savings or money market.	
<b>Check Printing</b>	Prices vary
Temporary Checks	\$1.00 per check
<b>Check Imaging on Paper Statements</b>	\$2.50 per statement
Fee is assessed each statement cycle even if there are no checks written during that cycle.	
<b>Dormant Account Notice Letter</b>	\$2.00
<b>Early Closure Fee</b>	\$10.00
Within 90 days of account opening	
<b>Hold Statements</b>	\$5.00 per month
<b>Interim Statements</b>	\$5.00 per statement
<b>Multiple Mailers</b>	\$2.50 per occurrence
<b>Night Depository Service</b>	\$50.00 annually
Locked Bag Purchase	\$20.00 per bag
<b>Overdraft Paid Fee</b>	\$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.

<b>Returned Item Fee</b>	\$9.00 per item
<b>Returned Item Redeposit</b>	\$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.	
<b>Special Handling Fee</b>	\$5.00 per item
<b>Stop Payment Order, new or renewal</b>	\$23.00 in-branch, telephone or online

## Branch Services

<b>Cashier's Checks</b>	
Customers	\$8.00 per check
Non-customers	\$10.00 per check
<b>Notary Public</b> (available to MB&T customers only)	\$15.00 per signature

### Safe Deposit Boxes

See *Safe Deposit Boxes* page for current fees.

## Individual Retirement Arrangements

<b>Annual Fee (if balance falls below \$10,000)</b>	\$25.00
<b>Trustee Transfer Fee</b>	\$25.00 per transfer

## Health Savings Account

<b>Monthly Fee (if balance falls below \$100)</b>	\$3.00
<b>Trustee Transfer Fee</b>	\$25.00 per transfer

## Debit Card Services

<b>ATM Fee (non-MB&amp;T ATM surcharge)</b>	\$2.00 per transaction
Applies to use of non-MB&T ATMs. Fee is refunded for Cashback, Access, and Private Access Checking accounts. This fee is in addition to the fee that may be assessed by the ATM provider.	
<b>ATM or Debit Card Transaction Foreign Currency Conversion and Cross Border Fee</b>	1% of amount
Cross Border and Foreign Currency Conversion fees are refunded for Access and Private Access Checking accounts.	
<b>ATM or Debit Card Rush Replacement</b>	\$50.00

## Miscellaneous Services

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



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## Business Online Banking Services

Online Services	
ACH Service	\$25.00 per month
Small Business ACH Service	\$10.00 per month
ACH Fee	\$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 Service	\$25.00 per month
Tax Payment Fee	\$0.10 per payment
Wire Service	\$25.00 per month
Domestic Wire Fee	\$15.00 per wire
International Wire Fee	\$15.00 per wire
Drawdown Wire	\$30.00 per wire
Token Replacement Fee	\$10.00
CheckCapture (Remote Deposit Capture)	
CheckCapture Setup Fee	\$100.00 per location
CheckCapture Maintenance Fee	\$40.00 per month
CheckCapture Fee - Small Business	\$25.00 per month
CheckCapture Additional Scanner(s)	\$20 per month per scanner
CheckCapture Deposit Ticket	\$1.25 per deposit
CheckCapture 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
<b>Lockbox</b>	Fees vary based on services provided
Positive Pay	
Monthly Fee (Check + Payee Match)	\$30.00 per account
Monthly Fee (ACH)	\$20.00 per account
Issued Item Fee	\$0.04 per item
Exception Fee	\$1.00 per item
Returned Item Fee (Check & ACH)	\$10.00 per item
File Correction Fee	\$40.00 per hour (1 hour min.)
Commercial Center	
Commercial Center Base	\$30.00 per month
Commercial Center ACH/Wire Bundle	\$45.00 per month
Positive Pay Bundle (Check & ACH)	\$45.00 per month
Secure Desktop Set-up	\$100.00
Secure Desktop Monthly	\$25.00 per month
Commercial Center Analysis Package	
Base Package	\$30.00 per month
<i>Package fee includes up to 3 users, 5 CheckCapture deposits and 25 CheckCapture deposited checks, and the first 3 of each: incoming wires, stop payments and cashier's checks per month. Additional Services and Items Charges may apply.</i>	
User Fee (4+)	\$5.00 per user

## Analysis Account Charges

ACH Credit / Debit	\$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 deposit
Monthly Maintenance	\$20.00 per month
On-us Checks Deposited	\$0.10 per item
Transit Checks Deposited	\$0.12 per item
ZBA Concentration Account Fee	\$25.00 per month
ZBA Subsidiary Account Fee	\$10.00 per month

## 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-\$2,499.99)	\$0.6552 per \$1,000 deposited
Deposit Amount Liability: (\$2,500.00-\$49,999.99)	\$0.5720 per \$1,000 deposited
Deposit Amount Liability: (\$50,000+)	\$0.4160 per \$1,000 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

# Personal Accounts



	Everyday Checking	Cashback Checking Student Version Available <sup>1</sup>	Access Checking	Private Access Checking	First Steps Savings <sup>®</sup>	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	None	None	None	None	None	None	None	None
Interest Earning <sup>2</sup>	No	No	Yes	Yes	Yes	Yes	Yes	Yes
Allowable Activity	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
How to Avoid Monthly Maintenance Fee	<ul style="list-style-type: none"> <li>Enroll in eStatements<sup>3</sup> <b>or</b></li> <li>Primary account holder's age is 65 or greater <b>or</b></li> <li>Account is a formal trust</li> </ul>	Enroll in eStatements <sup>3</sup> <b>and</b> 15 or more debit card point-of-sale transactions posted each statement cycle	<ul style="list-style-type: none"> <li>\$10,000 minimum daily balance <b>or</b></li> <li>\$25,000 average available balance</li> </ul>	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. See Deposit Rate Summary. 3. 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 <sup>1</sup>	\$0.40 per item after the first 250 items <sup>1</sup>	Earnings credit may offset activity fees <sup>2</sup>	Earnings credit may offset activity fees on checking <sup>2</sup>	None	None	None
Interest Earning <sup>3</sup>	No	Yes	No	Yes, money market	Yes	Yes	Yes
Allowable Activity	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
How to Avoid Monthly Maintenance Fee	Enroll in eStatements	<ul style="list-style-type: none"> <li>\$8 credit: Enroll in eStatements</li> <li>\$10 credit: Maintain a \$10,000 average balance</li> </ul>	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"> <li>Maintain a \$10,000 minimum daily balance <b>or</b></li> <li>Have a qualifying business checking account<sup>4</sup></li> </ul>

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

# Nonprofit Accounts



	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. <sup>2</sup>
Interest Earning <sup>3</sup>	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. <sup>2</sup>
Other Requirements	Must be a 501(c)(3) nonprofit.	Must be a 501(c)(3) nonprofit.

**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.

# Safe Deposit Boxes



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Size	Rental Fee	Solvang	Hollister	Goleta	La Cumbre	Downtown Santa Barbara	Mesa	Montecito	Carpinteria	Ventura
3 x 5 x 24	\$60 <sup>1</sup>		•	•	•	•	•	•	•	•
5 x 5 x 24	\$75	•		•	•	•	•	•	•	
3 x 10 x 24	\$90	•	•	•	•	•	•	•	•	•
5 x 10 x 24	\$110	•	•				•			
6 x 10 x 24	\$110			•	•	•		•		•
10 x 10 x 24	\$190			•	•	•	•	•	•	
15 x 11 x 24	\$250					•				
15 x 15 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					•				
Forced Opening Fee	\$25 plus Locksmith Cost									

Solvang (805) 688-2300

Hollister (805) 560-3421

Goleta (805) 564-0268

La Cumbre (805) 564-0271

Downtown Santa Barbara (805) 564-0213

Mesa (805) 979-4500

Montecito (805) 564-0240

Carpinteria (805) 564-0231

Ventura (805) 564-7399

Camarillo (805) 979-4485

Westlake Village (805) 560-3403

Maravilla (805) 564-0262

Casa Dorinda (805) 564-7346

Samarkand (805) 564-0251



1. Private Access Checking clients receive a waiver of this fee as long as they maintain their account.



## Non-MB&T ATM Surcharge Fee Update

**Effective February 1, 2023** we will be changing the fee charged when using a MB&T Master Money Debit or ATM card at a non-MB&T ATM (the non-MB&T ATM surcharge). **The fee is being increased from \$2.00 to \$2.50.**

**If you have a MB&T Cashback Checking, Access Checking or Private Access Checking account** this fee will continue to be waived as part of your account benefits. Please feel free to contact us with any questions you may have by visiting a branch to speak with a personal banker or by calling our Service Center at **(805) 963-7511**.