



## 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>Excess Activity Fee</b>	\$15.00 per occurrence
Transfer or withdrawal of any kind in excess of six (6) per month from savings or money market accounts.	
<b>Extended Overdraft Fee</b>	\$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.	
<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>NSF Return Fee</b>	\$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.	
<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 Charge</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

## Analysis Account Item Charges

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

## 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
<b>Safe Deposit Boxes</b>	

See *Safe Deposit Boxes* page for current fees.

## Individual Retirement Arrangements

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

## Business Management Services

<b>Armored Transport / Courier Service</b>	Price varies based on service provided
<b>Business Banking Online Services</b>	
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
<b>Business Online Remote Deposit Capture (RDC)</b>	
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
<b>Lockbox</b>	Fees vary based on services provided
<b>Positive Pay</b>	
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

<b>ATM Fee (non-MB&amp;T ATM surcharge)*</b>	\$2.00 per transaction
<b>ATM or Debit Card Transaction Foreign Currency Conversion Fee</b>	1% of amount
<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>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 Transfer Fee	\$15.00
Outgoing – Domestic Wire Transfer Fee	\$30.00
Outgoing – International Wire Transfer Fee	\$45.00

\*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.



## Business

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

# Personal Accounts



	Free Checking <sup>1</sup>	eChecking Student Version Available <sup>2</sup>	Interest Checking	Access Checking	Private Access Checking	First Steps Savings <sup>®</sup>	Personal Savings	Personal Relationship Money Market	Montecito Money Fund
Monthly Maintenance Fee	\$0	\$8	\$9	\$22	\$0	\$0	\$9 per quarter	\$10	\$10
Per Item Charges <sup>3</sup>	None	None	None	None	None	\$15 per item above the allowable limit <sup>4</sup>	\$15 per item above the allowable limit <sup>4</sup>	\$15 per item above the allowable limit <sup>4</sup>	\$15 per item above the allowable limit <sup>4</sup>
Interest Earning <sup>5</sup>	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Allowable Activity	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Up to 6 transfers or withdrawals per month/statement <sup>4</sup>	Up to 6 transfers or withdrawals per month/statement <sup>4</sup>	Up to 6 transfers or withdrawals per month/statement <sup>4</sup>	Up to 6 transfers or withdrawals per month/statement <sup>4</sup>
Requirements to Waive Monthly Maintenance Fee	N/A	Must have Online Banking, eStatements and 12 or more debit card point-of-sale transactions posted each statement cycle	<ul style="list-style-type: none"> <li>\$1,000 minimum daily balance or</li> <li>\$5,000 average available balance</li> </ul>	<ul style="list-style-type: none"> <li>\$10,000 minimum daily balance or</li> <li>\$25,000 average available balance</li> </ul>	Free for MB&T Wealth Management Clients	N/A	\$300 minimum daily balance	<ul style="list-style-type: none"> <li>\$2,500 minimum daily balance or</li> <li>Maintain a personal checking account</li> </ul>	\$2,500 minimum daily balance

1. Other fees, such as check orders, overdraft fees, and ATM surcharges may apply. 2. Student version available for those between 14 and 18 years of age. Monthly maintenance fee waived for student version. Adult signatory required. 3. Per Item Charges are not waived by balance requirements. 4. 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. 5. See Deposit Rate Summary.

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

# Nonprofit Accounts



	Community Dividends® Checking	Community Dividends® Analysis Checking
Monthly Maintenance Fee	\$0	\$15
Monthly Activity Fee	\$0.40 per item after the first 150 items <sup>1</sup>	Earnings credit may offset activity fees <sup>2</sup>
Interest Earning <sup>3</sup>	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

<sup>1</sup>. 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). <sup>2</sup>. See Analysis Account Item Charges in Schedule of Fees & Charges <sup>3</sup>. See Deposit Rate Summary.

# Safe Deposit Boxes



Effective date for these charges is November 14, 2018

Branch Location	Size	Rental Fee
Goleta La Cumbre Montecito Carpinteria Ventura	3 x 5 x 24	\$60
	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
	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
	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

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