



This fee schedule applies to all Mission National Bank (MNB) consumer and business accounts. For additional terms and conditions that apply to your account, please see the Deposit Account Disclosure and Agreement. All other terms and conditions in our agreement will continue in full force and in effect. We reserve the right to add to, delete, discontinue or otherwise amend any product, services, fees or charge, program or package offering at any time with such notice as required by law. If you have any questions, please contact us at (415) 826-3627 or visit our website at [www.mnbsf.com](http://www.mnbsf.com).

**Consumer Minimum Balance Requirements and Monthly Service Charges**

<i>Account Type</i>	<i>Minimum Amount to Open</i>	<i>Daily Balance to Avoid Monthly Service Fee</i>	<i>Monthly Service Fee</i>
Personal Checking	\$0.00	N/A	No Fee
Personal Interest Checking	\$0.00	N/A	No Fee
Platinum Money Market	\$0.00	N/A	No Fee
Personal Savings	\$0.00	N/A	No Fee
Certificate of Deposit <sup>1</sup>	\$500.00	N/A	No Fee

**Business Minimum Balance Requirements and Monthly Service Charges**

<i>Account Type</i>	<i>Minimum Amount to Open</i>	<i>Daily Balance to Avoid Monthly Service Fee</i>	<i>Monthly Service Fee</i>
Business Checking	\$0.00	\$1,000.00	\$10.50
Business Analyzed Checking	\$0.00	N/A	\$10.50
Business Interest Checking	\$0.00	\$1,000.00	\$12.00
Business Platinum Money Market	\$0.00	N/A	No Fee
Business Savings	\$0.00	\$500.00	\$10.50
Business Certificate of Deposit <sup>1</sup>	\$500.00	N/A	No Fee
Attorney Trust Account - IOLTA	\$100.00	N/A	No Fee
Public Funds Interest Checking	\$0.00	N/A	No Fee
NonProfit Checking	\$0.00	\$1,000.00	\$10.50
NonProfit Savings	\$0.00	\$500.00	\$10.50
NonProfit Interest Checking	\$0.00	\$1,000.00	\$12.00
Impact Money Market	\$0.00	N/A	No Fee

1) Refer to rate sheets for information on various terms and interest rates available for Certificate of Deposit and Individual Retirement Accounts.

Wire Transfer	
Outgoing Domestic Wire	\$30.00
Outgoing International Wire	\$50.00
Incoming Domestic Wire	\$7.00
Incoming International Wire	\$10.00

Collections	
Incoming/Outgoing Domestic	\$15.00
Incoming/Outgoing International	\$50.00

Overdraft & Returned Items	
Deposit Items Returned	\$10.00
Paid Overdraft/Item	\$32.00
Returned Uncollected Funds/Item	\$32.00
Returned Non Sufficient Funds (NSF)/item	\$32.00

Online Banking	
Bill-Pay	No Fee
Bill-Pay Expedited (Overnight)	\$9.95/\$14.95
Bill-Pay Account-to-Account Transfer	\$2.00/transfer
Pop-Money	\$0.50
Remote Deposit Capture (RDC) per machine	\$30/ Month Lease Fee \$80/Month Service Fee

Business Account Fees and Charges	
ACH - Same Day (origination of \$25,000 or less)	\$3.00
ACH Debit/Credit	\$0.15
Check Written/item	\$0.15
Check Deposited/item	\$0.15
Deposit Ticket	\$1.00
Deposit Correction	\$5.00
Loose Coins (of total amount)	6%
Positive Pay-Check (per account)	\$30/Month
Positive Pay-ACH (per account)	\$30/Month
Rolled Coins Supplied/Deposited	\$0.10/roll
Statement Copy	\$5/statement

Monetary Instruments	
Cashier's Check	\$10.00
Temporary/Counter Check	\$5.00

Legal Process, Research & Other	
Levy, Garnishment, Subpoena, etc., each	\$75.00
Document Copies per page/item	\$2.00
Notary Fee	\$10.00
Research/hour	\$35.00

Other Fees	
Account Verification by 3rd Party	\$15.00
Check Printing Fee	Cost to Print
Deposit Correction	\$5.00
Dormant Account Fee	\$5.00
Escheatment Notice	\$2.00
Hold Statement	\$25.00/Month
New Account Closure <sup>2</sup>	\$20.00
Non-Customer Cashing On-Us Checks	\$8.00/item
Overnight Mail (or Rush)	At Cost
Stop Payment	\$30.00

2) Early Account Closure Fee if closed within 6 Months (fee not applicable on IRA account, early withdrawal penalties may apply).