



Bank of the Sierra Schedule of Fees

Effective June 15th, 2023

Depository Services	
¹ Overhead Assessment Fee*	\$0.11 per \$1,000
Currency Deposited*	\$1.20 per \$1,000
Rolled Coin Deposited - per roll*	\$0.12
Bagged Coin Deposited - per bag	\$5.00
Currency Provided*	\$1.20 per \$1,000
Rolled Coin Provided - per roll*	\$0.12
Cashier's Check - per check	\$6.00
Cashier's Check Non-Customer - per check	\$12.00
Check Cashing Non-Customer - Whichever fee is greater	1% or \$10.00
Counter Check Fee - per sheet	\$2.00
Checks Not on Proper Form - per item	\$5.00
² Check Printing	Fees Vary
Deposit - per deposit*	\$1.40
Checks Deposited - per check*	\$0.15
Deposit Correction Fee - per correction	\$2.50
Check Paid - per item*	\$0.15
ACH Debit Paid - per item*	\$0.15
ACH Credit - per item*	\$0.15
³ Standard Fee - Cash Order	\$20.00
Same Day Fee - Cash Order	\$40.00
Uncollected Paid Fee - Cash Order	.30%
Non-Standard Increments - Cash Order	\$5.00
Stop Payment In Branch - per item	\$30.00
Stop Payment Online - per item	\$15.00
⁴ Account Research - per hour	\$29.50
Photocopies - per page	\$0.50
Photocopy of Paid Check - per item	\$1.00
Fax Services First Page	\$3.00
Fax Services Additional Page - per page	\$1.00
⁴ Statement Balancing Service - per hour	\$29.50
Account History Printout	\$4.00
Special Statement Request/Copy - per statement	\$6.00
Hold Statement	\$0.50
Proof of Correction - per item	\$2.00
Legal Process	\$100.00
Collections - Domestic	\$15.00
Collections - Foreign	At Cost

Sierra Personal Online Banking	
Sierra Personal Online Banking	No Charge
Sierra Personal Online Banking with Bill Pay	No Charge

Account Fees	
Early Account Closure within 6 Months - DDA	\$25.00
Early Account Closure within 6 Months - SAV	\$5.00
Excess Transaction - Sierra Personal MMA	\$12.00
Excess Transaction - Sierra Business MMA	\$15.00
Excess Transaction - All Personal/Business SAV	\$2.00
Overdraft Fees (max 4 per day) - DDA/SAV	\$35.00
Postdated - per item	\$35.00

Foreign Currency	
⁵ Standard Delivery - Shipping Fee	\$7.00
⁵ Standard Delivery - Processing Fee	\$3.00
⁶ Priority Delivery - Shipping Fee	\$13.00
⁶ Priority Delivery - Processing Fee	\$3.00
Any order over \$10,000.00	Fees Vary

Health Savings Account (HSA)	
Setup Fee - One Time	\$20.00
Monthly Fee - If balance falls under \$3,000.00	\$3.00
(2) Debit Cards	No Charge
Additional Debit Cards - per card	\$5.00
Excessive Contribution	\$20.00

Individual Retirement Account	
Annual Fee - per account	\$15.00

Safe Deposit Box	
2 X 5 Safe Deposit Box - Annual Fee	\$30.00
3 X 5 Safe Deposit Box - Annual Fee	\$30.00
5 X 5 Safe Deposit Box - Annual Fee	\$50.00
4 X 15 Safe Deposit Box - Annual Fee	\$80.00
3 X 10 Safe Deposit Box - Annual Fee	\$60.00
5 X 10 Safe Deposit Box - Annual Fee	\$80.00
6 X 10 Safe Deposit Box - Annual Fee	\$90.00
7 X 10 Safe Deposit Box - Annual Fee	\$100.00
9 X 10 Safe Deposit Box - Annual Fee	\$150.00
10 X 10 Safe Deposit Box - Annual Fee	\$150.00
Forcible Entry - minimum \$160.00 or greater	\$160.00
Failure to keep appointment for forcible entry	\$50.00
Key Deposit	\$25.00
Missing Key	\$25.00

* These fees are only applicable to accounts in an analyzed product type.

¹ Assessment Fee is calculated on the average ledger balance - for analyzed accounts only.

² Check printing fees vary by style of checks ordered.

³ Standard fee - order must be placed no later than 4:00 PM PST on the day prior.

⁴ Minimum one hour per request.

⁵ Branch will receive by Fed-Ex next business day PM delivery.

⁶ Branch will receive by Fed-Ex next business day AM delivery.



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7Sierra Debit Card/Automated Teller Machine	
Bank of the Sierra ATM - Customer	No Charge
Bank of the Sierra ATM - Non-Customer	\$3.00
Non-Bank of the Sierra ATM - Customer	\$2.50
Expedited Card Fee	\$45.00
Sierra Debit Card Replacement - per card	\$5.00

Night Depository	
Annual Fee	\$25.00
Key Deposit	\$5.00
Plastic Disposable Bags	At Cost

Additional Fees - Analyzed Accounts											
Sierra Business Analysis - per account*	\$21.00										
Sierra Business Analysis - Uncollected Funds*	12%										
Money Service Business (MSB) Opening Fee - One Time	\$750.00										
8MSB Checking - per account*	\$150.00 - \$750.00										
Check Casher Monthly Fee*	\$150.00										
Earnings Credit Rate*	<table border="0"> <tr> <td>≥\$0.01</td> <td>0.09%</td> </tr> <tr> <td>≥\$10,000</td> <td>0.09%</td> </tr> <tr> <td>≥\$100,000</td> <td>0.13%</td> </tr> <tr> <td>≥\$250,000</td> <td>0.19%</td> </tr> <tr> <td>≥\$1,000,000</td> <td>0.25%</td> </tr> </table>	≥\$0.01	0.09%	≥\$10,000	0.09%	≥\$100,000	0.13%	≥\$250,000	0.19%	≥\$1,000,000	0.25%
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≥\$250,000	0.19%										
≥\$1,000,000	0.25%										
MSB Checking Rolled Coin Deposited - per roll*	\$0.15										
MSB Checking Rolled Coin Provided - per roll*	\$0.15										
MSB Checking Currency Deposited*	\$1.50 per \$1,000										
MSB Checking Currency Provided*	\$1.50 per \$1,000										

Sierra Cash Management	
Sierra Cash Management Basic - Monthly	No Charge
Sierra Cash Management Wires - Monthly	\$30.00
Sierra Cash Management ACH - Monthly	\$50.00
Sierra Cash Management Plus - Monthly	\$70.00
Bill Pay	No Charge

Wire Origination	
Incoming Wire Fee - per wire	\$15.00
Outgoing Wire Domestic - per wire	\$27.50
Outgoing Wire Foreign (USD) - per wire	\$50.00
Online Outgoing Wire Domestic - per wire	\$20.00
Online Outgoing Wire Foreign (USD) - per wire	\$40.00

File Transfer Protocol (FTP) – File Automation	
BAI2 Monthly Fee*	\$25.00
FTP Implementation Setup Fee*	\$150.00
FTP Monthly Fee*	\$60.00
FTP per File Fee – incoming only*	\$10.00

ACH Origination	
ACH Origination Batch Fee - per batch	\$5.00
ACH Origination Per Item (Debit/Credit)	\$0.10
ACH Origination Reversal/Returned Item - per item	\$15.00
Same Day ACH Origination Monthly Fee	\$10.00

Fraud Prevention	
Positive Pay - Monthly per account	\$35.00
Payee Positive Pay - Monthly per account	\$45.00
ACH Positive Pay - Monthly per account	\$20.00

Sierra Remote Deposit	
Sierra Remote Deposit Implementation/ Training Fee - One-Time Fee	\$150.00
9Remote Deposit Scanner - One-Time Fee	Fees Vary
Sierra Remote Deposit Capture (RDC) - Monthly per merchant	\$45.00
Sierra Remote Deposit Now (RDN) - Monthly per merchant	\$35.00
10Mobile Remote Deposit Capture (mRDC) - Monthly per merchant	\$25.00

Bank of the Sierra Sweeps	
Platinum Sweep Setup Fee	\$50.00
Platinum Sweep Monthly Fee - per account	\$50.00
Repurchase Sweep Setup Fee	\$50.00
Repurchase Sweep Monthly Fee - per account	\$25.00
DDA Credit Sweep Monthly Fee - per account	\$150.00

* These fees are only applicable to accounts in an analyzed product type.

7 Additional charges may be assessed by the participating bank or merchant; the fees listed here are Bank of the Sierra's only.

8 Money Service Business (MSB) monthly maintenance fee is based on risk analysis.

9 Remote Deposit Capture Scanners come in a single-feed or multi-feed depending on customers' needs and computer capability.

10 mRDC monthly per account fee is waived if account is enabled with RDN or RDC.