



# Bank of the Sierra Commercial Schedule of Fees

September 25, 2024

Depository Services	
<sup>1</sup> 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
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
Cashier's Check - per check*	\$6.00
Counter Check Fee - per sheet*	\$2.00
Checks Not on Proper Form - per item*	\$5.00
<sup>2</sup> Check Printing*	Fees Vary
Deposit - per deposit	\$1.40
Checks Deposited - per check	\$0.15
Deposit Correction Fee - per correction	\$2.50
Mobile Deposit – Business	\$1.40
Mobile Remote Deposit Capture (mRDC)	\$1.40
Remote Deposit Capture/Now (RDC & RDN) Deposit	\$1.40
Check Paid - per item	\$0.15
ACH Debit Paid - per item	\$0.15
ACH Credit - per item	\$0.15
<sup>3</sup> 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
<sup>4</sup> 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
<sup>4</sup> Statement Balancing Service - per hour*	\$29.50
Account History Printout*	\$4.00
Special Statement Request/Copy - per statement*	\$6.00
Legal Process*	\$100.00
Collections - Domestic*	\$15.00
Collections - Foreign*	At Cost

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

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										
<sup>5</sup> MSB Checking - per location*	\$150.00 - \$750.00										
High Risk Account*	\$750.00										
Earnings Credit Rate*	<table border="1"> <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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≥\$1,000,000	0.25%										

Foreign Currency	
<sup>6</sup> Standard Delivery - Shipping Fee*	\$7.00
<sup>6</sup> Standard Delivery - Processing Fee*	\$3.00
<sup>7</sup> Priority Delivery - Shipping Fee*	\$13.00
<sup>7</sup> Priority Delivery - Processing Fee*	\$3.00
Any order over \$10,000.00*	Fees Vary

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



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<sup>8</sup> Sierra 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 Fee*	\$5.00
Plastic Disposable Bags*	At Cost

Sierra Commercial Banking	
Sierra Business Banking Basic - Monthly	No Charge
Sierra Commercial Banking Wires - Monthly	\$30.00
Sierra Commercial Banking ACH - Monthly	\$50.00
Sierra Commercial Banking 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

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	\$10.00
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

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

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
Zero Balance Account Monthly Fee - per account	\$35.00

Sierra Remote Deposit	
Sierra Remote Deposit Implementation/ Training Fee - One-Time Fee	\$150.00
<sup>9</sup> Remote 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
<sup>10</sup> Mobile Remote Deposit Capture (mRDC) - Monthly per merchant	\$25.00

\* Fees will be hard charged to the account and not sent to analysis to be offset by Earning Credit Rate (ECR).

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

<sup>2</sup> Check printing fees vary by style of checks ordered.

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

<sup>4</sup> Minimum one hour per request.

<sup>5</sup> Money Service Business (MSB) monthly maintenance fee is based on risk analysis.

<sup>6</sup> Branch will receive by Fed-Ex next business day PM delivery.

<sup>7</sup> Branch will receive by Fed-Ex next business day AM delivery.

<sup>8</sup> Additional charges may be assessed by the participating bank or merchant; the fees listed here are Bank of the Sierra's only.

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

<sup>10</sup> mRDC monthly per account fee is waived if account is enabled with RDN or RDC.