

Business: Schedule of Fees & Charges

Effective: 6/9/2022 Use this Schedule of Fees & Charges as a disclosure for the costs pertaining to the following services:



TYPE OF ACCOUNT	FEE/CHARGE	TYPE OF ACCOUNT	FEE/CHARGE
BUSINESS CHECKING		ATM / DEBIT / CREDIT CARDS	
Monthly Fee	\$12	Visa® Card Reissue - (Fee waived for stolen cards)	\$5
Minimum Average Balance to waive fee	\$5,000	Visa Draft Retrieval	\$15 each
Transactions	150 Maximum	Visa Late Payment	Up to \$25
Currency included	\$5,000 Maximum	Visa Overlimit per billing cycle	Up to \$25
Additional currency	.30 per \$100	Visa NSF / Insufficient Funds Payment Fee	\$25
Minimum to open	\$50	Visa Share Secured Annual Fee	\$30
Overdraft Protection	Courtesy Pay, Business ODLOC (must qualify)	Visa Non-Reloadable Gift Cards	
Business Online Banking	No charge	Members	\$3
Business Bill Pay	No charge	Non-Members	\$5
Treasury Management	Not available for account type	Inactivity Fee	\$2.95
BUSINESS CHECKING PLUS		Visa Reloadable Cards (General Purpose Card, Travel Card, Youth Card)	
Monthly Fee	\$25	Members	\$5
Minimum Average Balance to waive fee	\$15,000	Non-Members	\$9
Transactions	300 Maximum	Reload Fees:	
Currency included	\$5,000 Maximum	AltaOne Location	\$4
Additional currency	.30 per \$100	Backup / Companion Card	\$2
Minimum to open	\$50	ATM Balance Inquiry	\$0.50
Overdraft Protection	Courtesy Pay, Business ODLOC (must qualify)	ATM Withdrawal - Domestic	\$1.50
Business Online Banking	No charge	ATM Withdrawal - International	\$3
Business Bill Pay	No charge	Cash Advance	\$5
Treasury Management	Not available for account type	Lost or Stolen Replacement Card	\$5
BUSINESS ANALYSIS CHECKING		Point-of-Sale Signature Based Purchase	No Fee
Monthly Service Fee	\$20	Point-of-Sale PIN Purchases (Travel Card)	\$0.50
Non-Cash Vault Service		Inactivity Fee (Travel Card)	\$2.95
Deposits	\$1.25	Other non-AltaOne fees may apply on reloadable cards. Please refer to the documentation that came with your card, or visit www.myrepaidbalance.com.	
Cash/Coin Deposits	\$1.50 per \$1,000	ATM Adjustment	\$25
Cash/Coin Provided	\$1.50 per \$1,000.00	Electronic Fund Transaction Charges:	
Additional Fees Analysis		Balance Inquiry	Up to \$2
ACH Debits & Credits	\$0.15	Denied Transaction	Up to \$2
Checks Deposited	\$0.15 per check	Services through any Network	Up to \$2
Checks Deposited via Remote Deposit	\$0.15 per check	Withdrawal/Cash Advance	Up to \$2
Checks Paid	\$0.15 per check	Non-ATM Fees*	Up to \$2
Reserve Requirement	10.00%	*Subject to change without notice for non-owned ATMs.	
MSB ANALYSIS CHECKING		PAYMENT OPTIONS	
Non-Cash Vault Pricing		Electronic Payment Fee	\$8
MSB Analysis Checking Monthly Fee	\$650	ELECTRONIC SERVICES	
MSB Account Set Up Fee	\$650	Exception Item	\$5
Deposits	\$1.25	Online Banking Account	No Fee
Cash/Coin Deposited	\$1.50 per \$1,000	Bill Pay	No Fee
Cash/Coin Provided	\$1.50 per \$1,000	Online Banking Transfer:	
Additional Fees for MSB		Incoming from another institution	No Charge
ACH Debits & Credits Posted	\$0.15	AltaOne Account to AltaOne Account	No Charge
Checks Deposited	\$0.15 per check	Wire - (Incoming)	\$10
Checks Deposited via Remote	\$0.15	Wire - U.S. (Outgoing)	\$25
Checks Paid	\$0.15 per check	Wire - International (Outgoing)	\$45
Reserve Requirement	10.00%	SAFE DEPOSIT BOXES	
TREASURY MANAGEMENT SERVICES FEES		(Bakersfield Ming, Bakersfield Riverwalk, Bishop, Boron, California City, Lake Isabella, Ridgecrest Corporate, Ridgecrest North, Tehachapi Tucker Road only)	
Base Fee: Positive Pay/Online Wires	\$40	Box Ranges	\$20-\$100
In Addition to Base Fee		Forced Box Opening	\$250
Online Wire Set Up Fee	\$25	Key Deposit	\$5 each
Online Wire Domestic Incoming	\$10	OTHER SERVICE FEES	
Online Wire Domestic Outgoing	\$25	Mailed account statement*	\$2
Online Wire Foreign	\$45	Copy of Statement or Transaction Receipt	\$3 each
ACH Set Up Fee	\$50	FAX - (Sent)	\$3 per page
ACH Batch	\$5 per batch	Foreign Currency Exchange Fee	\$14.50
ACH 3rd Party Origination Monthly Fee	\$35	Invalid Charge Back	\$15
Positive Pay Set Up Fee	\$25	Legal Processing - (1 hour minimum)	\$40 per hour
Positive Pay Items Unworked	\$2.50 per item	Levy/Garnishment Processing	\$40
Account Recon Reporting	\$40	Loan Late Fee	\$25
EDI Addenda Received Monthly	\$7	Member Initiated Research - (\$10 minimum)	\$5 per .25 hour
Remote Deposit		Money Order	\$3
Monthly Service Fee - Customer has Scanner	\$50	Notice of Escheat	\$2
Scanner Set Up Fee	\$100	Non-Member Cash Advance Processing Fee	\$5
MONEY MARKET		Official Checks	\$5
AltaAdvantage Excess Withdrawal	\$25	Returned Mail Address Correction	\$5
BUSINESS		Special Statements or Status of Account Letter	\$3 each
Business Night Depository		FEES SUBJECT TO CHANGE WITHOUT NOTICE	
25 Disposable Security Bags	\$5 each		
Zipper Lock Bag with Key Purchase	\$15		
Key Deposit	\$2 each		
Key Replacement	\$5		
Merchant Deposit Correction	\$4		



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