



Effective date for these charges is April 15, 2025

Account Services

| | |
|---|--|
| Auto Transfer Fee | \$10.00 per transfer |
| Overdraft coverage from checking, savings or money market. | |
| Check Printing | Prices vary |
| Temporary Checks | \$1.00 per check |
| Check Imaging on Paper Statements | \$2.50 per statement |
| Fee is assessed each statement cycle even if there are no checks written during that cycle. | |
| Hold Statements | \$5.00 per month |
| Interim Statements | \$5.00 per statement |
| Multiple Mailers | \$2.50 per occurrence |
| Night Depository Service | \$50.00 annually |
| Locked Bag Purchase | \$20.00 per bag |
| Overdraft Paid Fee | \$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. | |
| Returned Item Fee (Business Accounts Only) | \$9.00 per item |
| Special Handling Fee | \$5.00 per item |
| Stop Payment Order, new or renewal | \$30.00 in-branch, telephone or online |

Branch Services

| | |
|---|-----------------------|
| Cashier's Checks | |
| Customers | \$10.00 per check |
| Non-customers | \$12.00 per check |
| Notary Public (available to MB&T customers only) | \$15.00 per signature |
| Safe Deposit Boxes | |
| See <i>Safe Deposit Boxes</i> page for current fees. | |

Individual Retirement Arrangements

| | |
|---|----------------------|
| Trustee Transfer Fee | \$25.00 per transfer |
| Health Savings Account | |
| Monthly Fee (if balance falls below \$100) | \$3.00 |
| Trustee Transfer Fee | \$25.00 per transfer |

Debit Card Services

| | |
|---|------------------------|
| ATM Fee (non-MB&T ATM surcharge) | \$2.50 per transaction |
| Applies to use of non-MB&T ATMs. Fee is refunded for Cashback, Access, and Private Access Checking accounts. This fee is in addition to the fee that may be assessed by the ATM provider. | |
| ATM or Debit Card Transaction Foreign Currency Conversion and Cross Border Fee | 3% of amount |
| Cross Border and Foreign Currency Conversion fees are refunded for Access and Private Access Checking accounts. | |
| ATM or Debit Card Rush Replacement | \$50.00 |

Miscellaneous Services

| | |
|--|-----------------------------------|
| Collections | |
| Domestic | \$30.00 |
| Foreign | \$40.00 |
| Sent Certified Mail | \$5.00 plus Mailing Costs |
| Foreign currency orders | |
| Shipping Fee | \$7.00 |
| Rush Shipping Fee | \$15.00 |
| Legal Process, per service (attachments, levies, court orders, tax seizure) | \$125.00 |
| Mutilated Currency Shipping | Mailing Costs |
| Research | |
| Record Retrieval | \$40.00 per hour (1 hour min.) |
| Record Retrieval | \$0.25 per copy |
| Subpoena Request, per hour (1 hour minimum) | Fee varies based on subpoena type |
| Wire Transfers | |
| Incoming Wire Fee | \$15.00 |
| Outgoing Domestic Wire Fee | \$30.00 |
| Outgoing International Wire Fee | \$45.00 |



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Business Online Banking Services

| Online Services | |
|--|---|
| ACH Service | \$25.00 per month |
| Small Business ACH Service | \$10.00 per month |
| ACH Fee | \$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 Service | \$25.00 per month |
| Tax Payment Fee | \$0.10 per payment |
| Wire Service | \$25.00 per month |
| Domestic Wire Fee | \$15.00 per wire |
| International Wire Fee | \$15.00 per wire |
| Drawdown Wire | \$30.00 per wire |
| Token Replacement Fee | \$10.00 |
| CheckCapture (Remote Deposit Capture) | |
| CheckCapture Setup Fee | \$100.00 per location |
| CheckCapture Maintenance Fee | \$40.00 per month |
| CheckCapture Fee - Small Business | \$25.00 per month |
| CheckCapture Additional Scanner(s) | \$20 per month per scanner |
| CheckCapture Deposit Ticket | \$1.25 per deposit |
| CheckCapture 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 |
| Lockbox | Fees vary based on services provided |
| Positive Pay (Includes Check + Payee Match, ACH, & Account Reconciliation Reporting) | |
| Monthly Fee | \$50.00 1st account \$40.00 additional account |
| Issued Item Fee | \$0.04 per item |
| Exception Fee | \$1.00 per item |
| Returned Item Fee (Check & ACH) | \$10.00 per item |
| File Correction Fee | \$40.00 per hour (1 hour min.) |

Commercial Center

| | |
|--|-------------------|
| Commercial Center Base | \$30.00 per month |
| Commercial Center ACH/Wire Bundle | \$45.00 per month |
| Secure Desktop Set-up | \$100.00 |
| Secure Desktop Monthly | \$25.00 per month |

Commercial Center Analysis Package

| | |
|--|-------------------|
| Base Package | \$30.00 per month |
| <i>Package fee includes up to 3 users, 5 CheckCapture deposits and 25 CheckCapture deposited checks, and the first 3 of each: incoming wires, stop payments and cashier's checks per month. Additional Services and Items Charges may apply.</i> | |
| User Fee (4+) | \$5.00 per user |

Analysis Account Charges

| ACH Credit / Debit | \$0.10 per item |
|---|---------------------|
| Checks Cashed in Branch | \$1.35 per item |
| Checks Paid | \$0.14 per item |
| Currency / Coin Deposited & Supplied | \$0.20 per \$100.00 |
| Deposits | \$1.50 per deposit |
| Monthly Maintenance | |
| Business Analysis Checking | \$20.00 per month |
| Community Dividends® Analysis Checking | \$18.00 per month |
| On-us Checks Deposited | \$0.10 per item |
| Transit Checks Deposited | \$0.12 per item |
| ZBA Concentration Account Fee | \$25.00 per month |
| ZBA Subsidiary Account Fee | \$10.00 per month |

Commercial Cash Vault Processing Fees

| | |
|---|---------------------------------|
| Commercial Deposits | \$0.6240 per deposit |
| Commercial Deposits - Check Only Fee | \$0.6240 per deposit |
| Commercial Deposits - Per Deposit Adjustment | \$2.9120 per deposit adjustment |
| DeWraps Roll | \$0.7280 per wrap |
| Deposit Amount Liability: (\$0-\$2,499.99) | \$0.6552 per \$1,000 deposited |
| Deposit Amount Liability: (\$2,500.00-\$49,999.99) | \$0.5720 per \$1,000 deposited |
| Deposit Amount Liability: (\$50,000+) | \$0.4160 per \$1,000 deposited |
| Deposit Coin Bins | \$28.0800 per bin |
| Emergency Order | \$16.6400 per order |
| Envelope Deposit | \$0.6000 per envelope |
| Late Order Type | \$16.6400 per order |
| Manual Order Type | \$12.4800 per order |
| Mixed Coin Bag Verification | \$6.2400 per bag |
| Mixed Deposit Fee (Cash and Check) | \$0.6240 per deposit |
| Non-Standard Coin Bag Verification Content | \$3.3800 per bag |
| Non-Standard Deposit Content | \$4.1600 per deposit |
| Non-Standard Order Content | \$4.1600 per order |
| Order Boxed Coin Per Full Box Coin (50 wraps) | \$2.0800 per box |
| Order Coin Wraps | \$0.0416 per wrap |
| Order Loose Notes | \$0.0104 per note |
| Order Strap Charge | \$0.4160 per strap |
| Standard Coin Bag Verification | \$0.5200 per bag |
| Standard Order Content | \$2.6000 per order |

Vault Check Imaging Services

| | |
|--|-------------------------|
| General Ledger Suspense Ticket (non-imagable items) | \$1.5392 per ticket |
| Image Scanning | \$2.9120 per adjustment |
| Image Scanning Balanced File | \$0.0655 |
| Image Scanning Research | \$20.8000 |
| Storage | \$0.0052 |

Personal Accounts



| | Everyday Checking | Cashback Checking Student Version Available ¹ | Access Checking | Private Access Checking | First Steps Savings [®] | Personal Savings | MB&T Money Builder | Montecito Money Fund | Relationship Bonus Money Market |
|--|---|--|--|---|----------------------------------|-----------------------------|--|-------------------------------|------------------------------------|
| Monthly Maintenance Fee | \$8 | \$15 | \$25 | \$0 | \$0 | \$9 per quarter | \$5 | \$10 | \$10 |
| How to Avoid Monthly Maintenance Fee | <ul style="list-style-type: none"> Enroll in eStatements² or Primary account holder's age is 65 or greater or Account is a formal trust | Enroll in eStatements ² and 15 or more debit card point-of-sale transactions posted each statement cycle | <ul style="list-style-type: none"> \$10,000 minimum daily balance or \$25,000 average available balance | Free for MB&T Wealth Management Clients | N/A | \$300 minimum daily balance | Enroll in eStatements ² and <ul style="list-style-type: none"> Automatic monthly transfer of \$25 or more³ or Maintain a \$300 minimum daily balance | \$2,500 minimum daily balance | \$2,500 minimum daily balance |
| Interest Earning ⁴ | No | No | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Checkwriting | Yes | Yes | Yes | Yes | No | No | No ⁵ | Yes | Yes |

1. The student version is a debit card only account, no checks will be issued. Student version available for those 14–19 years of age. Monthly maintenance fee waived for student version. Adult signatory required. **2.** Must have online banking to enroll in eStatements. **3.** A recurring, automatic transfer each statement period of \$25 or more from a Montecito Bank & Trust account to the MB&T Money Builder account is required to waive the fee. **4.** See deposit agreement and rate sheet for more information. **5.** No checkwriting, bill-pay or Zelle[®] transactions are allowed on the MB&T Money Builder account.

Zelle[®] and the Zelle[®] related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

Business Accounts



| | Basic Business Checking | Business Interest Checking | Business Analysis Checking | Business Sweep Account | Business Savings | Business Money Market | Business Relationship Money Market |
|--|--|---|---|---|-----------------------------|--------------------------------|---|
| Monthly Maintenance Fee | \$8 | \$18 | \$20 | \$18 | \$3 | \$15 | \$15 |
| Monthly Activity Fee | \$0.40 per item after the first 150 items ¹ | \$0.40 per item after the first 250 items ¹ | Earnings credit may offset activity fees ² | Earnings credit may offset activity fees on checking ² | None | None | None |
| Interest Earning ³ | No | Yes | No | Yes, money market | Yes | Yes | Yes |
| Allowable Activity | Unlimited | Unlimited | Unlimited | Unlimited | Unlimited | Unlimited | Unlimited |
| How to Avoid Monthly Maintenance Fee | Enroll in eStatements | <ul style="list-style-type: none"> \$8 credit: Enroll in eStatements \$10 credit: Maintain a \$10,000 average balance | Balances in this account earn an Earnings Credit which may offset this and other fees | Balances in this account earn an Earnings Credit which may offset this and other fees | \$300 minimum daily balance | \$10,000 minimum daily balance | <ul style="list-style-type: none"> Maintain a \$10,000 minimum daily balance or Have a qualifying business checking account⁴ |

1. Activity fees are not waived by balance requirements. Items include: deposits and deposited items (excluding CheckCapture items which are billed separately), withdrawals (ATM and in person), transfers (in-person, online, automatic and telephone), manual loan payments, paid items (checks and debits), ACH debits, and POS transactions (one-time and recurring). **2.** See Analysis Account Item Charges in Schedule of Fees & Charges **3.** See Deposit Rate Summary. **4.** Qualifying business checking accounts include Basic Business Checking, Business Interest Checking, Business Analysis Checking, Community Dividends Checking and Community Dividends Analysis Checking.



| | Community Dividends® Checking | Community Dividends® Analysis Checking |
|--------------------------------------|---|---|
| Monthly Maintenance Fee | \$0 | \$18 |
| Monthly Activity Fee | Up to 150 free processed transaction items. ¹ Additional items are \$0.40 each. | Balances in this account earn an Earnings Credit which may offset this and other fees, including Cash Management fees. ² |
| Interest Earning ³ | Yes | No |
| Allowable Activity | Unlimited | Unlimited |
| How to Avoid Monthly Maintenance Fee | None | Balances in this account earn an Earnings Credit which may offset this and other fees, including Cash Management fees. ² |
| Other Requirements | Must be a 501(c)(3) nonprofit. | Must be a 501(c)(3) nonprofit. |

1. Items include: deposits and deposited items (excluding CheckCapture items which are billed separately), withdrawals (ATM and in person), transfers (in-person, online, automatic and telephone), manual loan payments, paid items (checks and debits), ACH debits, and POS transactions (one-time and recurring). **2.** See Analysis Account Item Charges in Schedule of Fees & Charges **3.** See Deposit Rate Summary.

Safe Deposit Boxes



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| Size | Rental Fee | Solvang | Hollister | Goleta | La Cumbre | Downtown Santa Barbara | Mesa | Montecito | Carpinteria | Ventura | Oxnard |
|--------------------|---------------------------------|---------|-----------|--------|-----------|------------------------|------|-----------|-------------|---------|--------|
| 3 x 5 x 24 | \$65¹ | | • | • | • | • | • | • | • | • | • |
| 5 x 5 x 24 | \$85 | • | | • | • | • | • | • | • | | |
| 3 x 10 x 24 | \$100 | • | • | • | • | • | • | • | • | • | • |
| 5 x 10 x 24 | \$120 | • | • | | | | • | | | | • |
| 6 x 10 x 24 | \$125 | | | • | • | • | | • | | • | |
| 10 x 10 x 24 | \$210 | | | • | • | • | • | • | • | | • |
| 15 x 11 x 24 | \$260 | | | | | • | | | | | |
| 15 x 15 x 24 | \$270 | • | | | | | | | | | |
| 30 x 30 x 24 | \$510 | | | | | • | | | | | |
| 30 x 30 x 42 | \$930 | | | | | • | | | | | |
| 60 x 15 x 24 | \$510 | | | | | • | | | | | |
| 60 x 30 x 42 | \$1,225 | | | | | • | | | | | |
| Forced Opening Fee | \$25 plus Locksmith Cost | | | | | | | | | | |

Solvang (805) 688-2300

Hollister (805) 560-3421

Goleta (805) 564-0268

La Cumbre (805) 564-0271

Downtown Santa Barbara (805) 564-0213

Mesa (805) 979-4500

Montecito (805) 564-0240

Carpinteria (805) 564-0231

Ventura (805) 564-7399

Oxnard (805) 324-5800



¹. Private Access Checking clients receive a waiver of this fee as long as they maintain their account.