

# General Schedule of Fees & Charges



Effective date for these charges is June 1, 2025

## Account Services

<b>Check Printing</b>	Prices vary
Temporary Checks	\$1.00 per check
<b>Check Imaging on Paper Statements</b>	\$2.50 per statement
Fee is assessed each statement cycle even if there are no checks written during that cycle.	
<b>Hold Statements</b>	\$5.00 per month
<b>Interim Statements</b>	\$5.00 per statement
<b>Multiple Mailers</b>	\$2.50 per occurrence
<b>Night Depository Service</b>	\$50.00 annually
Locked Bag Purchase	\$20.00 per bag
<b>Overdraft Paid Fee</b>	\$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.

<b>Returned Item Fee (Business Accounts Only)</b>	\$9.00 per item
<b>Special Handling Fee</b>	\$5.00 per item
<b>Stop Payment Order, new or renewal</b>	\$30.00 in-branch, telephone or online

## Branch Services

<b>Cashier's Checks</b>	
Customers	\$10.00 per check
Non-customers	\$12.00 per check
<b>Notary Public</b> (available to MB&T customers only)	\$15.00 per signature

## Safe Deposit Boxes

See Safe Deposit Boxes page for current fees.

## Individual Retirement Arrangements

<b>Trustee Transfer Fee</b>	\$25.00 per transfer
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## Health Savings Account

<b>Monthly Fee (if balance falls below \$100)</b>	\$3.00
<b>Trustee Transfer Fee</b>	\$25.00 per transfer

## Debit Card Services

<b>ATM Fee (non-MB&amp;T ATM surcharge)</b>	\$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.	
<b>ATM or Debit Card Transaction Foreign Currency Conversion and Cross Border Fee</b>	3% of amount
Cross Border and Foreign Currency Conversion fees are refunded for Access and Private Access Checking accounts.	
<b>ATM or Debit Card Rush Replacement</b>	\$50.00

## Miscellaneous Services

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

# Cash Management & Account Analysis Schedule of Fees & Charges



Effective date for these charges is June 1, 2025

## Business Online Banking Services

<b>Online Services</b>	
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
<b>CheckCapture (Remote Deposit Capture)</b>	
CheckCapture Setup Fee	\$100.00 per location
CheckCapture Maintenance Fee	\$4.00 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
<b>Positive Pay</b> (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.)
<b>Commercial Center</b>	
<b>Commercial Center Base</b>	\$30.00 per month
<b>Commercial Center ACH/Wire Bundle</b>	\$45.00 per month
<b>Secure Desktop Set-up</b>	\$100.00
<b>Secure Desktop Monthly</b>	\$25.00 per month
<b>Commercial Center Analysis Package</b>	
<b>Base Package</b>	\$30.00 per month
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.	
<b>User Fee (4+)</b>	\$5.00 per user

## Analysis Account Charges

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

## Commercial Cash Vault Processing Fees

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

## Vault Check Imaging Services

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

# Personal Accounts



	Everyday Checking	Cashback Checking Student Version Available <sup>1</sup>	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"> <li>Enroll in eStatements<sup>2</sup> <b>or</b></li> <li>Primary account holder's age is 65 or greater <b>or</b></li> <li>Account is a formal trust</li> </ul>	Enroll in eStatements <sup>2</sup> <b>and</b> 15 or more debit card point-of-sale transactions posted each statement cycle	<ul style="list-style-type: none"> <li>\$10,000 minimum daily balance <b>or</b></li> <li>\$25,000 average available balance</li> </ul>	Free for MB&T Wealth Management Clients	N/A	\$300 minimum daily balance	Enroll in eStatements <sup>2</sup> <b>and</b> <ul style="list-style-type: none"> <li>Automatic monthly transfer of \$25 or more<sup>3</sup> <b>or</b></li> <li>Maintain a \$300 minimum daily balance</li> </ul>	\$2,500 minimum daily balance	\$2,500 minimum daily balance
Interest Earning <sup>4</sup>	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Checkwriting	Yes	Yes	Yes	Yes	No	No	No <sup>5</sup>	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.

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# 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 <sup>1</sup>	\$0.40 per item after the first 250 items <sup>1</sup>	Earnings credit may offset activity fees <sup>2</sup>	Earnings credit may offset activity fees on checking <sup>2</sup>	None	None	None
Interest Earning <sup>3</sup>	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"> <li>\$8 credit: Enroll in eStatements</li> <li>\$10 credit: Maintain a \$10,000 average balance</li> </ul>	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"> <li>Maintain a \$10,000 minimum daily balance or</li> <li>Have a qualifying business checking account<sup>4</sup></li> </ul>

**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.

# Nonprofit Accounts



	Community Dividends® Checking	Community Dividends® Analysis Checking
Monthly Maintenance Fee	\$0	\$18
Monthly Activity Fee	Up to 150 free processed transaction items. <sup>1</sup> 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. <sup>2</sup>
Interest Earning <sup>3</sup>	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. <sup>2</sup>
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



Effective date for these charges is June 1, 2025

Size	Rental Fee	Solvang	Hollister	Goleta	La Cumbre	Downtown Santa Barbara	Mesa	Montecito	Carpinteria	Ventura	Oxnard
3 x 5 x 24	<b>\$65<sup>1</sup></b>		●	●	●	●	●	●	●	●	●
5 x 5 x 24	<b>\$85</b>	●		●	●	●	●	●	●	●	
3 x 10 x 24	<b>\$100</b>	●	●	●	●	●	●	●	●	●	●
5 x 10 x 24	<b>\$120</b>	●	●				●				●
6 x 10 x 24	<b>\$125</b>			●	●	●		●		●	
10 x 10 x 24	<b>\$210</b>			●	●	●	●	●	●		●
15 x 11 x 24	<b>\$260</b>					●					
15 x 15 x 24	<b>\$270</b>	●									
30 x 30 x 24	<b>\$510</b>					●					
30 x 30 x 42	<b>\$930</b>					●					
60 x 15 x 24	<b>\$510</b>					●					
60 x 30 x 42	<b>\$1,225</b>					●					
Forced Opening Fee	<b>\$25 plus Locksmith Cost</b>										

Solvang (805) 688-2300

Downtown Santa Barbara (805) 564-0213

Carpinteria (805) 564-0231

Hollister (805) 560-3421

Mesa (805) 979-4500

Ventura (805) 564-7399

Goleta (805) 564-0268

Montecito (805) 564-0240

Oxnard (805) 324-5800

La Cumbre (805) 564-0271



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



# Schedule of Fees & Charges Change Notice



The following fee changes take effect March 16, 2026

## Changes to Personal Checking Accounts

Name	Current	New
Everyday Checking	<p><b>Monthly Maintenance Fee</b> \$8</p> <p><b>To waive fee:</b></p> <ul style="list-style-type: none"><li>• Enroll in eStatements<sup>1</sup> <b>OR</b></li><li>• Primary account holders age is 65 or greater <b>OR</b></li><li>• Account is a formal trust</li></ul>	<p><b>Monthly Maintenance Fee</b> \$8</p> <p><b>To waive fee:</b></p> <ul style="list-style-type: none"><li>• Enroll in eStatements<sup>1</sup> <b>and maintain \$500 minimum daily balance OR</b></li><li>• Primary account holders age is age 65 or greater <b>OR</b></li><li>• Account is a formal trust</li></ul>
Cashback Checking	<p><b>Monthly Maintenance Fee</b> \$15</p> <p><b>To waive fee:</b></p> <ul style="list-style-type: none"><li>• Enroll in eStatements<sup>1</sup> and 15 or more debit card point-of-sale (POS) transactions posted each statement cycle <b>OR</b></li><li>• Students 14 through 19 years old</li></ul> <p><b>Non-MB&amp;T ATM fees:</b> <b>Waived</b> Montecito Bank &amp; Trust will waive MB&amp;T's surcharges and the owner/operator's ATM fees or surcharges for using any ATM if the owner/operator of the ATM identifies the surcharge as a separate transaction. The Bank will also waive POS surcharges when they are submitted by the merchant as a separate transaction.</p>	<p><b>Monthly Maintenance Fee</b> \$15</p> <p><b>To waive fee:</b></p> <ul style="list-style-type: none"><li>• Enroll in eStatements<sup>1</sup> and 15 or more debit card point-of-sale (POS) transactions posted each statement cycle <b>OR</b></li><li>• Students 14 <b>through 24 years old</b></li></ul> <p><b>Non-MB&amp;T ATM fees: Refund up to \$15/month</b> If you use a non-MB&amp;T ATM, <b>Montecito Bank &amp; Trust will charge a \$2.50 fee</b>, in addition to the fee or surcharge that may be assessed by the ATM owner/operator. <b>Montecito Bank &amp; Trust will refund up to \$15</b> in total fees or surcharges per statement cycle, if the ATM or POS fee or surcharge is identified as a separate transaction.</p>

1. Must have online banking to enroll in eStatements

If you have any questions, please call our Service Center  
at **(805) 963-7511**, Monday–Friday, 8am–6pm.