

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>Monthly Maintenance Fee \$8</p> <p>To waive fee:</p> <ul style="list-style-type: none">• Enroll in eStatements¹ OR• Primary account holders age is 65 or greater OR• Account is a formal trust	<p>Monthly Maintenance Fee \$8</p> <p>To waive fee:</p> <ul style="list-style-type: none">• Enroll in eStatements¹ and maintain \$500 minimum daily balance OR• Primary account holders age is age 65 or greater OR• Account is a formal trust
Cashback Checking	<p>Monthly Maintenance Fee \$15</p> <p>To waive fee:</p> <ul style="list-style-type: none">• Enroll in eStatements¹ and 15 or more debit card point-of-sale (POS) transactions posted each statement cycle OR• Students 14 through 19 years old <p>Non-MB&T ATM fees: Waived Montecito Bank & Trust will waive MB&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>Monthly Maintenance Fee \$15</p> <p>To waive fee:</p> <ul style="list-style-type: none">• Enroll in eStatements¹ and 15 or more debit card point-of-sale (POS) transactions posted each statement cycle OR• Students 14 through 24 years old <p>Non-MB&T ATM fees: Refund up to \$15/month If you use a non-MB&T ATM, Montecito Bank & Trust will charge a \$2.50 fee, in addition to the fee or surcharge that may be assessed by the ATM owner/operator. Montecito Bank & Trust will refund up to \$15 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.