

Redding Bank of Commerce
Sacramento Bank of Commerce, a division of Redding Bank of Commerce

Schedule of Fees & Services

The following fees and charges may be assessed against your account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request. Check printing fees vary by the style of check ordered.

Updated or new fee effective March 1, 2016

Overdraft Fee (paid overdraft fee)	
Maximum \$150 per day	\$30.00
Returned Item Fee (returned check fee)	
Maximum \$150 per day	\$30.00
Daily Overdraft Fee (after 3 business days)	\$7.00
Stop Payments – 6 month expiration date	\$20.00
Stop Payments – 12 month expiration date	\$30.00
Chargeback Returned Item	\$10.00
Chargeback Returned Item – Special Handling	\$15.00
Legal Process	\$75.00
Special Statements	\$5.00
Cashiers Checks	\$10.00
Incoming / Outgoing Collections	\$15.00
Domestic Wire Incoming	\$15.00
Domestic Wire Outgoing	\$25.00
Foreign Wire Incoming	\$15.00
Foreign Wire Outgoing	\$45.00
Night Depository (annual)	\$45.00
Night Depository Key Deposit	\$5.00
Research & Reconciliation (per hour)	\$30.00
Photocopies (per copy)	\$0.50
Telephone Transfer	\$2.00
Courier (per pick-up)	\$15.00
Health Savings Account Annual Reporting Fee	\$25.00
IRA Annual Reporting Fee	\$25.00
Notary Services – Bank Customer Per Signature	\$5.00
Notary Services – Non Bank Customer – Per Signature	\$10.00
Unrolled Coin Processing Fee of Total Deposit	5.0%
2x5 Safe Deposit Box	\$40.00
3x5 Safe Deposit Box	\$50.00
5x5 Safe Deposit Box	\$60.00
3x10 Safe Deposit Box	\$70.00
5x10 Safe Deposit Box	\$80.00
10x7 Safe Deposit Box	\$100.00
10x10 Safe Deposit Box	\$125.00
Safe Deposit Key Deposit	\$15.00
Safe Deposit Forced Entry	
Other fees may apply	\$200.00
Basic iConnect Online Banking	Free
Consumer Bill Payment	Free
Check Free Bill Payment Research	\$25.00
Copy of Bill Payment Check	\$10.00
Money Service Business Monthly Fee	\$150.00
Lockbox Services:	
Lockbox Processing – Set-up Fee	\$100.00
Lockbox Monthly Maintenance Fee	\$100.00
Lockbox Daily Reporting Fee	\$5.00
Lockbox Per Item Fee	\$0.35
Post Office Box Rental	Varies

Bill Payment Services	
Business Bill Payment - Monthly	
Includes 20 payments per month	\$15.00
Deluxe Business Bill Payment - Monthly	\$25.00
Additional Bill Pay payments (each)	\$0.75
Treasury Management:	
Installation & Training (one-time fee)	\$25.00
ACH	
Monthly Base Fee	\$20.00
ACH File Transmission Fee (per file)	\$3.50
ACH Transaction Fee (per transaction)	.15
Electronic Tax Payment	\$3.50
ACH Reject Fee	\$10.00
Wire Transfer	
Monthly Base Fee	\$20.00
Domestic Wire Outgoing	\$10.00
Foreign Wire Outgoing	\$25.00
Security Token (replacement fee)	\$15.00
iDeposit Remote Capture:	
Installation and Training (one-time fee)	\$50.00
Monthly Software Subscription Fee – Primary site	\$50.00
Monthly Software Subscription Fee – Additional site	\$25.00
Zero / Target Balance Services –Basic	\$9.95
Zero / Target Balance Services – Advanced	\$19.95
Easy Pay – Per Account	\$19.95
ACH Fraud Filter – Per Account	\$14.95
Account Data Transfer – Per Account	\$9.95
Account Data Transfer (BAI2) – Per Account	\$29.95
Treasury Management – other fees Analysis:	
Maintenance Fee	\$12.00
Deposits	\$0.15
Items Deposited	\$0.08
Chargeback Returned Item	\$10.00
Chargeback Returned Item – Special Handling	\$15.00
Checks & ACH Paid	\$0.15
Currency (per thousand)	\$1.00
Rolled Coin (per roll)	\$0.10
Negative Balance – Prime Rate	

Contact Information:

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www.reddingbankofcommerce.com

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