

Personal Account and Safe Deposit Box Fee Schedule

Effective **December 1, 2017**

We believe that the best way to help you manage your money is by giving you the information you need to make knowledgeable decisions. Please take a moment to familiarize yourself with our services and associated fees where they may apply. You can always rely on Bank of the Pacific for full disclosure and honest, helpful advice that you can trust.

Account Services and Other Fees

Special Order Statement	\$3.25 per statement
Stop Payment and Renewals	\$32.00 per item
Online Stop Payments and Renewals	\$27.00 per item
Account Research and Reconciliation	\$40.00 per hour
Excess Transaction Fee (Savings and MMA)	\$10.00 per item/ transaction
Overdraft Transfer Fee*	\$10.00 per transfer
Overdraft Fee*	\$32.00 per transaction
NSF (Return Item) Fee*	\$32.00 per transaction
Maximum Overdraft/NSF Fee*	\$160.00 per day
<i>* Fee applies to overdraft created by check, in-person withdrawal, ATM withdrawal or other electronic means.</i>	
Return Deposited Item Fee	\$10.00 per item
Levies, Attachment, Executions and Liens	\$75.00 each
Account Closed Within 90 Days of Opening	\$50.00
Telephone Transfer: Branch Assisted	\$3.50 per transfer
IRA Custodial Transfer Fee	\$25.00 per transfer
Health Savings Account (HSA)	
Custodial Transfer Fee	\$25.00 per transfer
Monthly Paper Statement Fee (No charge for eStatements)	\$3.00
Returned Mail Fee	\$5.00 /monthly
Cashier's Checks	\$5.00 each (Plus \$1.00 to mail)
Money Orders	\$4.00 each
Wire Transfers:	
Incoming	\$20.00 per wire
Outgoing (by phone or OTC)	\$35.00 per wire
International	\$40.00 per wire
ACH External Transfer Fee	\$3.00
Collection of Drafts, Checks and Coupons	
Incoming and Outgoing	\$20.00 per collection
Dormant Fees	\$10.00 per month
Notary	FREE
Canadian Currency Exchange Fee	2% of amount exchanged. \$2 minimum fee.

ATM FEES

Use of Bank of the Pacific ATMs	FREE
Non Bank of the Pacific ATM Withdrawals	\$2.00 each
Non Bank of the Pacific Inquiries	\$1.00 each
Non Bank of the Pacific Transfers	\$1.00 each
Lost ATM/VISA Debit Card Replacement Fee	\$5.00
Visa Debit Card International Service Assessment Fee	- 2% of transaction amount.

Safe Deposit Box Rent Schedule:

The schedule below shows the annual Safe Deposit Box rental rates that are currently in effect. Annual automatic payment from a Bank of the Pacific Account will be established at the time a Box is opened. Otherwise, a manual invoicing fee will be incurred annually.

Box Size (inches)	Annual Rent
2" x 5"	\$25.00
3" x 5"	\$35.00
5" x 5"	\$45.00
3" x 10"	\$55.00
5" x 10"	\$65.00
10" x 10"	\$100.00
15" x 10"	\$125.00

Security Deposit	\$25.00
Late fee charged after 30 days.....	\$10.00
Manual Invoicing Fee.....	\$10.00

Non-Account Holder Fees

Notary Fee	\$5.00
Coin Counted	\$2.00 per \$100 (2.00 minimum)