

# Business Banking

## Schedule of Fees

### ATM Fees

Non-Bank of the Pacific ATM withdrawals	\$2.50 ea.
Non-Bank of the Pacific ATM inquiries	\$2 ea.
Non-Bank of the Pacific ATM transfers	\$2 ea.

### Replacement card **\$7.50 ea.**

VISA check card international service assessment:	
	<i>2% of transaction amount</i>

### Business Online Banking

Basic Business	FREE
Business Plus monthly fee (single entity)	\$10
Commercial monthly fee (single entity)	\$20

*Business Bill Pay base fee is waived for Business Plus and Commercial.*

*Add on services are subject to additional fees.*

### Business & Commercial Multi-Entity fee **\$40**

Intuit Direct Connect fee (per month)	\$5
Business Bill Pay fee (per month)	\$6

*Includes 10 payments, then \$0.75 per payment.*

### Enhanced Due Diligence Fees

Money Service Business and/or Private ATM Operator:	
	<i>\$100 per month, per legal entity</i>

### Overdraft Fees

Overdraft (paid item) fee*	\$32 per transaction
NSF (returned item) fee*	\$32 per transaction
Overdraft transfer fee*	\$10 per transfer
Maximum overdraft/NSF fee*	\$384 per day

### Statement and Research Fees

Account research and reconciliation	\$40 per hour
<b>Account activity printout</b>	<b>\$2</b>
<b>Image copy</b>	<b>\$2</b>
Monthly paper statement fee (No charge for e-statements)	\$3
<b>Special order statement</b>	<b>\$4 per statement</b>

### Wire Transfer Fees

Incoming	\$20 per wire
Outgoing domestic (branch)	\$35 per wire
Outgoing domestic (online)	\$20 per wire
Outgoing international (branch)	\$50 per wire
Outgoing international USD (online)	\$35 per wire

### Non-Account Holder Fees

<b>Notary service</b>	<b>\$10 per notary</b>
Coin counting	\$2 per \$100, \$2 minimum
On-us check cashing fee	\$5 per check
<b>Cash advance fee</b>	<b>\$10</b>
Canadian currency exchange fee:	
	<i>2% of amount exchanged, \$2 minimum fee</i>

### ACH

<b>Debit/Credit item fee (per item)</b>	<b>\$0.15</b>
ACH single payment fee	\$2
ACH single payment fee - same day	\$5
ACH return/exception fee	\$7.50
ACH tax payment fee	\$3
ACH tax payment fee - same day	\$5
ACH reversals	fee varies
ACH warehouse deletion	\$15
ACH cutoff time processing exception fee	\$75

### Origination

### Other Fees

Account closed within 90 days of opening	\$50
<b>Cashier's checks</b>	<b>\$7 ea.</b>
<b>Money orders</b>	<b>\$5 ea.</b>
Check printing	fee varies depending on style
<b>Counter checks</b>	<b>\$2 per sheet</b>
Dormant fees	\$10 per month
Drafts, checks and coupon collection	\$20 per collection
Intuit Direct Connect fee	\$5 per month
<b>Levies, attachments, executions and liens</b>	<b>\$100 ea.</b>
Night depository	FREE
Deposit bag (locked)	\$30
Deposit bag (zipped)	\$7.50
Notary	FREE
Return deposited item fee	\$10
Return mail fee	\$5
<b>Stop payment and renewals (branch)</b>	<b>\$35 per item</b>
Stop payment and renewals (online)	\$27 per item
Telephone transfer (branch assisted)	\$3.50 per transfer
Safe deposit box	fee varies depending on size

\*fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal or other electronic means.

**BOLD = recent change in account fees and/or structure**

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