

# Personal 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:

*2% of transaction amount*

### 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*	\$160 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	\$35 per wire
Outgoing international	\$50 per wire

### Other Fees

Account closed within 90 days of opening	\$50
ACH external transfer fee	\$3
<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 check</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>
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

### 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:

*2% of amount exchanged, \$2 minimum fee*

### 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
2x5	\$25
3x5	\$35
<b>5x5</b>	<b>\$55</b>
<b>3x10</b>	<b>\$65</b>
<b>5x10</b>	<b>\$75</b>
<b>10x10</b>	<b>\$125</b>
15x10	\$125

<b>Safe Deposit Box drilling fee</b>	<b>\$250</b>
<b>Safe Deposit Box late fee</b>	<b>\$20</b>
<b>Safe Deposit Box key replacement</b>	<b>\$25</b>

\*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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