



Call us at: **1-877-231-2265**

Visit us at: **therightbank.com**

Email us at: **banking@therightbank.com**

Business Service Charges

Checking Accounts

Minimum required to open any

Pacific Continental business checking account \$100

Business Checking

Monthly service fee \$10

Minimum balance to waive monthly service fee \$100

Charge per item over 100. \$0.25
Per check deposited /check written

Cash deposited limit \$2,500

Excess cash deposited (monthly fee). \$1.50 per \$1,000

Paper statements (monthly fee). \$10
*Monthly paper statement fee waived upon signing up for
online statements*

Main Street Business Checking

Monthly service fee \$12

Minimum balance to waive monthly service fee \$2,500

Charge per item over 250. \$0.25
Per check deposited /check written

Cash deposited limit \$7,500

Excess cash deposited (monthly fee). \$1.50 per \$1,000

Business Interest Checking*

Monthly service fee \$15

Minimum balance to waive monthly service fee \$15,000

Charge per item over 150. \$0.35
Per check deposited /check written

Cash deposited limit \$7,500

Excess cash deposited (monthly fee). \$1.50 per \$1,000

**Business Interest Checking earns a variable interest rate on the average collected balance, accrued daily and paid monthly to the account. Electing Business Interest Checking eliminates the temporary unlimited FDIC insurance available on funds in noninterest-bearing transaction accounts.*

Analyzed Business Checking*

Commercial accounts with large volumes of activity or requiring special services are analyzed to determine specific account fees. *Listed below are the most common analyzed fees.*

Monthly account maintenance/per acct. \$14

Checks written/each \$0.15

Deposits made/each \$0.25

Deposited items/each (on us) \$0.06

Transit items deposited/each \$0.07

FDIC Insurance. \$0.054 per \$1,000

Average monthly account balance

**Monthly service charges may be offset by an earnings credit equal to the 91-day T-Bill rate minus 25 basis points based upon the positive net collected balances maintained in the account. If a negative net collected balance is maintained, interest will be charged at an interest rate equal to the Wall Street Journal Prime Rate plus one percent.*

Analyzed Business Interest Checking*

Combines the benefits of traditional account analysis with interest-bearing checking. Analyzed on a monthly basis to determine specific account fees. *Listed below are the most common analyzed fees.*

Monthly account maintenance/per acct. \$14

Checks written/each \$0.15

Deposits made/each \$0.25

Deposited items/each (on us) \$0.06

Transit items deposited/each \$0.07

FDIC insurance. \$0.054 per \$1,000

Average monthly account balance

**Analyzed Business Interest Checking earns a variable interest rate on the average collected balance, accrued daily and paid monthly to the account. Electing Analyzed Business Interest Checking eliminates the temporary unlimited FDIC insurance available on funds in noninterest-bearing transaction accounts.*

Cash Management Services

Sweep Accounts

Businesses with specialized cash management needs may qualify for one of the sweep account options listed below.

Regular Sweep Account

(Two PCB accounts) \$25

Advanced Sweep Account

(Three or more PCB accounts) \$50

Cash Management Sweep Account

(Loan related sweep) \$150

continued on next page

Sweep Account Options:

Regular Investment Account

For balances below \$500,000. This account has the same rate structure and withdrawal regulations as the money market account.

Premier Investment Account

For balances above \$500,000. This account earns the 91-day T-bill rate minus 50 basis points.

Zero Balance Accounts

This disbursement account remains at a zero balance at all times and is generally used for payroll and other payables. Funds are automatically transferred from your general account.

Lockbox Services

Set up fees and usage fees may apply. Contact Pacific Continental Bank for details.

Business Savings Accounts

The bank reserves the right to require seven (7) days advance notice prior to withdrawals from savings accounts.

Business Money Market Account*

Monthly service fee \$10
Minimum needed to open \$1,000

Monthly service fee is waived if a \$1,000 minimum balance is maintained each day of the statement period.

**Interest is accrued daily on the collected balance in the account and is paid monthly to the account at the end of the statement period.*

Federal regulations govern savings and money market transaction limitations. You may make no more than six pre-authorized withdrawals, which may include automatic or telephonic transfers, checks, drafts, sweeps and debit card or other similar transactions from your account per month or statement cycle.

There are no limitations on ATM or in-person withdrawals or requests for transfers or withdrawals made by mail or messenger. *If you have continuous transfers that exceed the allowable pre-authorized withdrawals (six per-month) in any one month or statement cycle your account will be charged a \$5 excess transaction fee for every transaction over the six-item-per-month or statement cycle transaction limit.*

Business Savings Account*

Quarterly service fee \$7
Minimum needed to open \$300

Statement fee is waived with a \$300 minimum quarterly balance.

** Additional Savings and Money Market disclosures: See the current Rate Sheet for disclosure on tiers and rates paid on Savings and Money Market accounts.*

Time Deposit

Minimum needed to open \$1,000
No charge to open. Penalty charged for early withdrawal. Rates and terms vary.

Self-Employed Pension Plan

Penalty charged for early withdrawal. Rates and terms vary.
Set-up fee \$75
Minimum needed to open account \$1,000

Other Client Services

Business Balance Plus (overdraft protection)

Annual fee \$75
Our Balance Plus serves as overdraft protection. Funds advance automatically to the checking account as needed.
Advance fee (*per advance*) \$3

Overdraft Protection

Advance from approved Line of Credit (each) \$7.50
Advance from other PCB deposit account (each) \$7.50
There are no monthly or annual fees for these products.

Night Depository

Set-up fee No additional charge
Zipper bags (each) \$5
Locked bags (each) \$25

Courier Service

Initial set-up fee \$10
Monthly rate based on usage per week

Safe Deposit Box

Contents of Safe Deposit Boxes are NOT FDIC insured. Clients must maintain a PCB account in order to qualify for a Safe Deposit Box. Boxes are provided to PCB clients on a space availability basis. Safe Deposit Boxes are not available at all locations. Annual fee specified below, \$5 annual discount for automatic payment from PCB account.

3 x 5 \$30
5 x 5 \$45
3 x 10 \$60
5 x 10 \$80
10 x 10 \$130
Late payment \$15
Drilling Cost plus \$50
Inventory Box \$50 (per hour)
\$50 minimum charge

Online Business Banking

Monthly service fee \$10

Balance Reporting and

Account History No additional charge

View all account balances, view any transactions processed, and reconcile six months of history.

Perform Funds Transfers No additional charge

Complete up to three simultaneous transfers of funds between authorized accounts (*transfer can be future-dated*).

Bill Payment & Presentment. No charge (*per month*)

Pay anyone capability, set one time or recurring payments, pay unlimited bills for one flat fee. Must be U.S. address.

ACH Origination Services

ACH Set-up & Consultation Fee (*one-time fee*) \$49.95

ACH Monthly Fee

For standard ACH clients \$10 (*per month*)

For pre-funded clients \$15 (*per month*)

- Cash Concentration
- Payroll/Electronic Payments
- ACH Draft/ACH Invoicing

Online Business Banking - Advanced Services

Online Wire Transfer \$15 (*per domestic wire*)

This can include dual authorization, email notification of transfer submission, and approval by financial institution.

No charge for monthly access.

Pay Federal Taxes \$15 (*per month*)

Pay directly to the IRS for federal payroll taxes or other tax forms. Requests received by 12:00 p.m. Pacific Time receive same day credit.

Positive Pay \$100 (*per month*)

Set up fees and returned item fees may apply.

ACH Block and Filter

Set-up fee (*one-time fee*) \$25

ACH block \$5 (*per month*)

ACH filter \$10 (*per month*)

Imaging Statements

We provide every client with timely, high-quality, image bank statements. Imaging technology is unique to banking and we offer this as an enhancement for your convenience.

- Statements sent within 24 hours of the statement cut date
- Images of checks already arranged in numerical order
- Prompt research capability when you inquire by phone
- Copies of checks and deposited items available via fax
- Free binder to store your statements & check images

Statement Plus

Detailed historical information for all accounts contained on one CD ROM; including images of checks and deposited items.

Monthly \$20

Quarterly \$35

Annually \$50

Merchant Bankcard Program

This program offers your credit card paying customers options and flexibility and gives you a customized point-of-sale payment system. The Merchant Bankcard program provides you with the resources, convenience, technology and services you need for these transactions. Credit/Debit card transactions are automatically deposited in your account with a free month-end bankcard statement.

- Consistent transaction funding – 48 hour access to funds
- Convenient and immediate problem resolution – local servicing center
- Easy application process – streamlined approval process
- Saves time and money – up-front pricing
- Convenient training – easy transition for employees
- Quick research capacity – painless problem resolution
- Provides peace of mind – secured transaction processing

Please refer to our Merchant Bankcard brochure for additional details.

Business MasterCard®

Annual fee \$50

Each additional card \$15

Please refer to our Business MasterCard® brochure for additional details.

Fee Schedule

General

| | |
|--|----------------|
| Account closure within 90 days | \$10 |
| ATM card only, annual fee | \$5 |
| ATM/Debit card, replacement | \$10 |
| ATM withdrawals | |
| Using MoneyPass ATM | no charge |
| Bill Payment & Presentment | no charge |
| Overnight check payment | \$25 |
| Expedited electronic payment | \$4 |
| Returned non-sufficient funds, per item, using online bill payment | \$50 |
| Business Verification of Deposit | \$20 |
| Cashier's check, per item | \$6 |
| Check printing fee . . . depends on style and quantity of checks | |
| Collection | |
| Incoming | \$20 |
| Outgoing | \$20 |
| Debit card, annual fee | \$15 |
| Direct deposit | no charge |
| Domestic wire transfer | |
| Incoming | \$20 |
| Outgoing | \$20 |
| Excess Money Market transaction fee | \$5* |
| * For every transaction over the six-item-per-month or statement cycle transaction limit. | |
| Online statement | no charge |
| Online statement: undeliverable | \$5 |
| Fax fee | \$1 (per page) |
| Garnishment or IRS Levy Search (per item) | \$75 |
| International services | |

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|---|------|
| Foreign collections | \$30 |
| Foreign currency order | \$10 |
| Foreign currency order (express delivery) | \$25 |
| Foreign draft | \$30 |
| Foreign wire – incoming currency | \$20 |
| Foreign wire – outgoing foreign currency | \$20 |
| Foreign wire – outgoing US funds | \$40 |
| Money orders (per item) | \$4 |
| Non-sufficient funds [item(s) returned], per item | \$30 |
| Overdraft fee [item(s) paid], per item* | \$30 |

*An overdraft fee may be created by check, in-person withdrawal, ATM withdrawal or other electronic means including Bill Payment & Presentment.

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|--------------------------------------|-----|
| Overdraft Fee, continuous* | \$5 |
|--------------------------------------|-----|

*Continuous overdraft fee charged each business day the current balance is overdrawn below negative \$5 beginning on the second business day the account remains overdrawn.

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|--|--------------------------|
| Research fee, per hour (one hour minimum) | \$50 |
| Returned item fee, per item | \$6 |
| Savings overdraft protection, per advance | \$7.50 |
| Stop payment, per item | \$27 |
| Stop payment, per item, using online bill payment | \$27 |
| Stop payment, submitted through online business banking | \$20 |
| Temporary statements | \$3 |
| Traveler's cheques | 2% of amount purchased |
| Traveler's cheques for two | 2.5% of amount purchased |