



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 \$100.00

Regular Business Account

Monthly service fee \$5.00

Charge per debit item paid against account 0.25

Charges can be offset by an earnings credit of \$2.00 per \$1,000 average collected balance.

Business Interest Checking

Monthly service fee \$7.50

Charge per debit item paid against account 0.25

Variable interest rate paid on the average collected balance.

This account is available to sole proprietors and nonprofit organizations.

Business Advantage Checking

Monthly Service Fee \$10.00

Includes a combined 250 deposited items and checks written.

Charge per item over 250 0.25

Monthly service fee waived with monthly minimum balance of \$7,500 or a \$15,000 average collected balance.

Account Analysis

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. \$14.00

Checks written/each 0.15

Deposits made/each 0.25

Telephone Transfer 2.00

Deposited items/each 0.06

Originated ACH items/each 0.10

Local Transit 0.07

Correction of error on deposit/each 5.00

Deposited items returned/each 5.00

Stop Payments 27.00

Rolled Coin furnished per roll 0.10

Currency requested per dollar 0.0003

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 Prime Rate plus one percent.

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) \$25.00

Advanced Sweep Account

(Three or more PCB accounts) 50.00

Cash Management Sweep Account

(Loan related sweep) 150.00

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 Investment Accounts

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

Business Money Market Account*

Monthly service fee \$10.00
Minimum needed to open 1,000.00
Fee is waived if a \$2,000 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 preauthorized withdrawals, 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 preauthorized withdrawals in any one month or statement cycle your account may be subject to a \$10.00 handling fee and closure with the funds placed in another account that you are eligible to maintain, or we may take away the transfer and draft capabilities of the account.

Business Savings Account*

Quarterly service fee \$7.00
Minimum needed to open 100.00
(Statement fee is waived with a \$300 minimum 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 \$1,000.00
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. \$75.00
Minimum needed to open account 1,000.00

Other Client Services

Business Balance Plus (overdraft protection)

Annual fee \$75.00
Our Balance Plus serves as overdraft protection. Funds advance automatically to the checking account as needed.
Advance (per advance). 3.00

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 charge
Zipper bags (each). 5.00
Locked bags (each) 25.00

Courier Service

Initial set-up fee 10.00
(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, \$5.00 annual discount for automatic payment from PCB account.

3x5 \$30.00
5x5 45.00
3x10 60.00
5x10 80.00
10x10 130.00
Late payment 15.00
Drilling Cost plus 50.00
Inventory Box 50.00 per hour (50.00 minimum charge)

Online Banking Services

Business banking (new user set-up fee) no charge
Monthly business banking 10.00

Online Business Banking Services

Balance Reporting and Account History No additional charge
View all account balances, view any transactions processed, and reconcile six months of history.

Bill Payment & Presentment (Monthly) no charge
Pay anyone capability, set one time or recurring payments, pay unlimited bills for one flat fee. Must be U.S. address.

Perform Funds Transfers No additional charge
Complete up to three simultaneous transfers of funds between authorized accounts (transfer can be future-dated).

Positive Pay (Monthly) \$100.00
Set up fees and returned item fees may apply.
Consult a Personal Banker for details.

Advanced Online Cash Management Services

Online Wire Transfer. \$15.00 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 35.00 (per month)
Pay directly to the IRS for federal payroll taxes or other tax forms. Requests received by 12 p.m. Pacific Time receive same day credit.

ACH Origination Services

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

ACH Monthly Fee

For standard ACH clients \$10.00 (per month)
 For pre-funded clients \$15.00 (per month)

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

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. Let us show you a better way to retain and utilize your bank statements.

Monthly \$20.00
 Quarterly 35.00
 Annually 50.00

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 – upfront 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 \$50.00
 Each additional card 15.00

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

Fee Schedule

General

Account closure within 90 days \$10.00
 ATM card only, annual fee 5.00
 ATM/Debit card, replacement 10.00
 ATM withdrawals
 using MoneyPass ATM no charge
 Bill Payment & Presentment no charge
 overnight check payment 25.00
 expedited electronic payment 4.00
 returned non-sufficient funds, per item, using online bill payment 50.00
 Business Verification of Deposit 20.00
 Cashier's check, per item 6.00
 Check printing fee . . . depends on style and quantity of checks
 Collection
 incoming 20.00
 outgoing 20.00
 Debit card, annual fee 15.00
 Direct deposit no charge
 Domestic wire transfer
 incoming 20.00
 outgoing 20.00
 eStatement no charge
 eStatement: undeliverable 5.00

Garnishment or IRS Levy Search (per item) 75.00
 International services
 foreign collections 30.00
 foreign currency order 10.00
 foreign currency order (express delivery) 25.00
 foreign draft 30.00
 foreign wire – incoming currency 20.00
 foreign wire – outgoing foreign currency 20.00
 foreign wire – outgoing US funds 40.00
 Money orders, per item 4.00
 Non-sufficient funds [item(s) returned], per item 30.00
 Overdraft fee [item(s) paid], per item 30.00
 An overdraft fee may be created by check, in-person withdrawal, ATM withdrawal or other electronic means including Bill Payment & Presentment
 Overdraft Fee, Continuous 5.00
 Continuous overdraft fee charged each business day the current balance is overdrawn below negative \$5.00 beginning on the second business day the account remains overdrawn
 Research fee, per hour (one hour minimum) 50.00
 Returned item fee, per item 6.00
 Savings overdraft protection, per advance 7.50
 Stop payment, per item 27.00
 Stop payment, per item, using online bill payment 47.00
 Stop payment, submitted through online
 business banking 20.00
 Temporary statements 3.00
 Traveler's cheques 2% of amount purchased
 Traveler's cheques for two 2 1/2% of amount purchased