PACIFIC CONTINENTAL®
THE RIGHT BANK™

Member FDIC | PCBK NASDAQ LISTED | EQUAL HOUSING LENDER

Call us at: 1-877-231-2265 Visit us at: therightbank.com Email us at: banking@therightbank.com

Personal Service Charges

Checking Accounts

Minimum required to open any
Pacific Continental Bank personal checking account $300

Gold Account
Monthly service fee $10
No minimum balance required
Free PCB-style checks
Waive annual fee on ATM/Debit card
Waive fees for traveler's cheques, money orders, and cashier's checks*

**Free money orders. Cashier's checks are limited to six (6) per month.*

Silver Account
Monthly service fee $8
Fee waived with a minimum balance of $300
First order of PCB-style checks free
Waive annual fee on ATM card

Bronze Account
Monthly service fee $5
If client receives estatements, monthly fee $3
Charge for each paper-item paid against account $0.50
No minimum balance required

55 Plus (for PCB clients age 55 and older)
No monthly service fee
No minimum balance required
Free PCB-style checks

PC Account
Monthly service fee $8

Monthly service fee is waived and interest is earned if you maintain a $1,000 minimum balance or a $1,500 average collected balance during the statement period. The interest rate is variable.

Personal Savings and Money Market Accounts

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

Quarterly service fee* $7
Minimum needed to open account $300

**Fee waived with a minimum quarterly balance of $300*

Money Market Account*
Monthly service fee $10
Minimum needed to open account $1,000

Monthly service fee 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 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 (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.

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

Certificates of Deposit

Minimum needed to open $1,000
Penalty charged for early withdrawal.

Terms under one (1) year have a penalty equal to one (1) month of interest

Terms over one (1) year have a penalty equal to three (3) months of interest

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
Quarterly. $35
Annually $50

Online Statements

Interested in immediate, secure delivery of your account statement? Pacific Continental Bank offers Online Statements – free of charge – in place of traditional paper statements. Simply log-in to Online Banking or visit the bank's Web site – **therightbank.com**.

Individual Retirement Accounts

Traditional IRA, Roth IRA, and Self-Employed
Pension Plans set-up fee $75
Minimum needed to open account $1,000
Penalty charged for early withdrawal. Rates and terms vary.

Online Banking Services

Personal banking . . . . . no charge
Personal Bill Payment & Presentment. . . . . no charge

Personal Balance Plus (Overdraft Protection)

Balance Plus advance, per advance. $3
Balance Plus annual fee. $50
Balance Plus, late charge. . . . . $5 or 5% of scheduled payment, whichever is greater
Balance Plus, minimum monthly payment. . . . . .3.5% of outstanding balance or $25, whichever is greater
Transfer from savings, per advance. $7.50

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.

3x5 . . . . . $30
5x5 . . . . . $45
3x10 . . . . . $60
5x10 . . . . . $80
10x10 . . . . . $130
Late payment $15
Drilling . . . . . Cost plus $50
Inventory Box . . . . . .$50 per hour ($50 minimum charge)

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 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
Garnishment or IRS Levy Search (per item). $75
International services
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
Overdraft Fee, Continuous $5
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
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 1/2% of amount purchased