

**Mechanics Bank**

# Treasury Services Transition Guide

Important dates and information regarding  
your upcoming account transition

**MARCH 20-23, 2026**



Visit [mechanicsbank.com/transitionhub](https://mechanicsbank.com/transitionhub)  
for the latest info or stop by your branch.

# About Mechanics Bank

We're your neighbors who live and work in your community. We share your values and aspirations. And as bankers, we endeavor to help you achieve your financial goals through offerings including personal banking, business banking, trust and estate services, private banking and wealth management services. It's a commitment we've taken seriously since 1905, when railroad workers, ship builders and immigrants from around the world placed their trust in us.

## System transition starts Friday, March 20, 2026

Our transition from the former HomeStreet banking system to the Mechanics Bank systems will begin on Friday, March 20, 2026. We are excited about continuing to serve you and are committed to supporting a smooth and seamless process. Over the weekend of March 21-22, all bank products and services (including online and mobile banking) will be transitioned to the Mechanics Bank platforms.

In addition to business account transitions, most business banking customers will transition to our new Mechanics Bank Online & Mobile Banking PLUS system. **This guide is geared towards those who will transition to our Commercial Center system.**

Your business online banking and business mobile banking services will transfer to Commercial Center. If you're a business client who currently:

- Originates online Automated Clearing House (ACH) transfers using the ACH Network, and/or
- Originates wire transfers online, and/or
- Uses Positive Pay, and/or
- Are a business with more than 20 entities

For information specific to our Online Banking Plus system, please visit [www.mechanicsbank.com/transitionhub](http://www.mechanicsbank.com/transitionhub) or talk with your banker to request detailed information.

## What can you expect?

This guide is your first step. On the following pages you will find important dates and times that account access will be limited during this transition period. It also includes instructions and actions you may need to take, an overview of changes that may be made to your current account(s) or how you do your banking.

Some other highlights:

- If we find we must change your account number, we will notify you directly
- The Commercial Center section on page 10 provides handy "how to" information for our online and mobile banking platforms, including how to login for the first time and what information will be transferred from the former HomeStreet online banking system
- Additional updated information, tips, tutorials/user guides, and answers to frequently asked questions are available on our website (see link below)



Please visit [mechanicsbank.com/transitionhub](http://mechanicsbank.com/transitionhub) for the latest updates, training videos, tips, and frequently asked questions!

# IMPORTANT DATES and EVENTS

THURSDAY  
MARCH  
19  
2026

- **Online Bill Pay** services will end at 3:00pm (PT)
- **ACH Origination** services will end at 5:00pm (PT)
- **Update Contact Info:** Make sure your contact information is accurate and updated (see page 3 for instructions)
- **Make note** of recurring or scheduled transfers not associated with bill pay. These will need to be re-established on Commercial Center.
- **Download** ACH, wire, and Remote Deposit Capture history BEFORE Friday, March 20
- **Download account statements and tax documents** associated with your homestreet.com online banking accounts BEFORE Friday, March 20. 12 months of history will be migrated.

FRIDAY  
MARCH  
20  
2026

- **Download and/or backup** your Quicken, QuickBooks, and any other third-party financial software information as close to 4:00pm (PT) as possible
- **All branches are open** during regular operating hours
- **HomeStreet Business Online Banking** (and related services) on homestreet.com will end at 5:00pm (PT)
- **HomeStreet Mobile Business app** (and related services) will end at 5:00pm (PT)
- **Wire Transfer** services will end at 3:00pm (PT)
- Access to **HomeStreet Automated 24-Hour Banking phone line** will end at 5:00pm (PT)
- **HomeStreet ATM, debit and credit cards** with the Visa® logo will continue to function without interruption until further notice.
- **Account Statements** will be issued for all accounts on the former HomeStreet system at the end of the business day
- **Customer Care** is available at 800.719.8080 8:00am to 6:00pm (PT)

SATURDAY  
MARCH  
21  
2026

SUNDAY  
MARCH  
22  
2026

- **HomeStreet Business Online Banking** (and related services) are not available
- **HomeStreet Mobile Business Banking app** (and related services) are not available
- **HomeStreet Automated 24-Hour Banking phone line** is not available

MONDAY  
MARCH  
23  
2026

- **All branches** are open for regular operating hours
- **Commercial Center Online Banking** (and related services) are available on [mechanicsbank.com](http://mechanicsbank.com)
- **Commercial Center Mobile Banking** (and related services) are available through the Mechanics Bank Commercial Center mobile app
- **24/7 Automated Telebanking** is available at 800.797.6324
- **The current HomeStreet routing number** will continue to work. Please update any transactional material to the Mechanics Bank routing number (**121102036**) at your first opportunity.
- **The international wire SWIFT code** will change from HOMSUS6S over to MEBKUS66
- **The processing deadline** for online wire originations will be 3:30pm (PT). The processing deadline for online FX wire originations will be 1:30pm (PT).
- **Treasury Operations team** is available to help at 800.272.1876, M-F 8am - 5pm (PT)

Check [mechanicsbank.com/transitionhub](http://mechanicsbank.com/transitionhub) for specific system availability times/updates on March 23.

## Update your Contact Info Before March 20!

To ensure a smooth transition, we must have an active email address and phone number on file in order for you to login to the new Online Banking platform on March 23. Please take the time today to review your information:

- Login to your existing Business Online Banking account at [homestreet.com](http://homestreet.com) and update your contact info by clicking on "Administration," "Self Administration," "Personal Preferences." Please click the edit icon in the bottom right corner of the contact information you want to edit. To add an additional email address or phone number, please click "Add" in the bottom left, **OR**
- Call us at **800.719.8080** M-F 8am - 5pm, **OR**
- Stop by your local branch

**IMPORTANT: Update Your Email and Phone # Today!**

## Account Safety and Security During Transition

When any major system transition or upgrade takes place, there's bound to be a bit of confusion. Our goal is to minimize the disruptions and inconveniences during this time, and we apologize in advance for any adverse impact. We also want you and your accounts to be safe! Please note:

- This can be a time when fraudsters and scammers attempt to target account holders
- Remember, we will never initiate contact to you by phone, email, or text to ask you for any personal information such as account numbers, social security numbers, debit/ATM card numbers nor PINs
- Any contact we do make with you will be to ask you to contact us by phone or in person, or through our secure email platform, at which point we'll confirm your identity
- If you encounter or witness any suspicious activity, or question any efforts to contact you during this time, please talk to your local banker, branch office or call **Customer Care at 800.719.8080** and we will be happy to confirm our purpose and provide assistance

### DOES YOUR BUSINESS USE ACH OR WIRE TRANSFERS?

If you are a customer who originates online Automated Clearing House (ACH) transfers using the ACH Network, originates wire transfers online, and/or uses Positive Pay services your business account(s) will be transitioned to the new Mechanics Bank Commercial Center Online Banking platform.

## FAST FACTS

### Your Account Number(s) Will Not Change

Unless you are notified, your account number(s) will remain the same.

### ACH and Wire Templates

Most of these will automatically transition. ACH tax and Non-NACHA ACH templates will need to be re-established.

### Your HomeStreet ATM, Debit & Credit Cards

Still valid for use.

### Routing Number

The current HomeStreet routing number will continue to work. Please update any transaction material to the **Mechanics Bank routing number (121102036)** at your first opportunity after March 23.

### New One-Time-Password Will be used for Authentication

Which will include account log-ins, ACH/Wire payment initiations & approvals. Soft and hard tokens will no longer be required.

### Commercial Center

Login at [mechanicsbank.com](http://mechanicsbank.com) on March 23. Select Commercial Center under the log in box to the far right of your screen. See detailed first-time log in instructions on page 11. You will need the temporary password instructions.

## Conversion Details for All Business Deposit Accounts

- Your current business account on the former HomeStreet system is being transitioned to a new business account on the Mechanics Bank system on **Friday, March 20**
- In some cases, your new account will carry the same or comparable features, benefits and options or product name. In other cases, your new account may have different features, benefits, options or product name.
- Your account number will not change, unless we notify you directly
- The bank's Routing Number you use now will continue to work. However, when you order new checks or establish new ACH payments, please use the **updated Routing Number 121102036**. The new SWIFT code is: MEBKUS66
- Please consult the Business Transition Guide "Change in Terms" schedules to identify the changes to your account
- Notification of any service and/or fee changes for analyzed and non-analyzed commercial checking accounts will be provided electronically before March 23, 2026
- If you are unsure of your current account name, please refer to your most recent account statement
- You may continue to use your existing HomeStreet or Mechanics Bank checks and deposit slips without interruption. However, when you order new checks or deposit slips, please use the **updated Routing Number 121102036**.

- Direct deposits and pre-scheduled automatic transfers to and from your accounts will continue without interruption. Automatic transfers will be posted to the account nightly on the same business day that the transfer is scheduled, or the next business day if the transfer is scheduled on a weekend or holiday.
- Your first account statement following the conversion date will reflect the title of your new Mechanics Bank product. If, after reviewing the features of the new account, you determine that it does not meet your needs, please contact your local branch staff and we'll be happy to discuss account options that better meet your needs.
- When you need to order new checks or personalized banking documents, you can order by phone or in person at your local branch

## Analyzed Accounts

Please contact your business banker for complete pricing changes and additional information regarding Treasury products and services.

- If you currently receive paper analysis statements, these statements will only be available through online banking beginning on March 23
- Fees are subject to change without notice and pricing may vary

## Certificates of Deposit (CDs)

There are no changes to your CD term, interest rate, payment date or payment method, however, once your CD matures, it will be subject to Mechanics Bank terms and interest calculations in effect at the time of renewal.

## Account Statements

Your interim statement from Mechanics Bank will show a record of transactions through Friday, March 20, 2026 (no transactions will be processed on March 21 or 22, 2026).

Thereafter, your Mechanics Bank statements will be mailed or delivered electronically at approximately the same time each month as your current statements. You will receive two separate statements in March.

- If your product name changed, you will see the new name at the top of the 2nd statement
- Although you will notice a slightly different format, the information included in your statement will be the same
- If you receive eStatements (electronic statements) with your current account, you will continue to receive them
- If you currently receive paper statements, you will continue to receive them
- If you currently receive BOTH electronic and paper statements, you will continue to receive both
- If you have any questions after you receive your Mechanics Bank statement, please call Customer Care at 800.719.8080 or reach out to your banker
- If you are an analyzed client receiving paper analysis statements, these statements will only be available electronically starting March 23

## DOWNLOAD BEFORE MARCH 20, 2026

- Download and/or backup your Quicken, QuickBooks, and any other third-party financial software information
- Make note of recurring or scheduled transfers not associated with bill pay. These will need to be re-established on Commercial Center
- Download ACH, wire, and Remote Deposit Capture history BEFORE Friday, March 20
- Download account statements and tax documents associated with your homestreet.com online banking accounts. 12 months of history will be migrated.

## Account Agreement

Your deposit Account Agreement has been modified. Please view the new Account Agreement by visiting [mechanicsbank.com/business-agreement-march2026](https://mechanicsbank.com/business-agreement-march2026). Additional copies are available in your local branch.

## Linked Overdraft Protection

If you currently have a linked account for overdraft protection, that link will be carried over on the new system. There's no further action you need to take.

- You may link one account or one credit line to your Checking Account for Overdraft Protection
- If multiple overdraft sources are on file, one will be designated as the primary Overdraft Protection source. Please contact your Banker to learn which overdraft source has been designated for your unique situation.
- To update your primary linked Overdraft Protection source, please speak with your banker

## ATM, Debit and Credit Cards

Your HomeStreet ATM, debit and credit cards with a Visa® logo will continue to work after March 20 with no interruptions, until further notice. Any recurring payments you make linked to your current HomeStreet debit card will continue uninterrupted.

## Automated Clearing House (ACH) Services

**Thursday, March 19, 2026 at 5:00pm:** Final ACH batches must be released. ACH services via HomeStreet's system will end. At this time, you will be unable to submit files with effective dates past March 20, 2026.

**Prior to March 20, 2026: Download your ACH history.** This history will not be available via Online Banking Plus nor Commercial Center.

**Monday, March 23, 2026:** Please be sure to notify the senders of Mechanics Bank's routing and transit number, which is 121102036, and log in to Commercial Center for ACH items with an effective date of 3.23.26 or later.

- ACH Tax templates will not be converted and will need to be re-established
- Non-NACHA ACH file import templates will not be converted and will need to be re-established

Your new Commercial Center password, established the first time you log into the system, will be required when you initiate an ACH transfer and at the approval step.

After March 23, 2026: The processing deadline for online ACH originations will be 5:00pm (PT).

## Wire Transfers

**Prior to March 20, 2026:** Download your wire history. This history **will not** be available via Online Banking Plus nor Commercial Center.

**Friday, March 20, 2026:** Wire transfer services will end at 3:00pm (PT)

The current HomeStreet routing number will continue to work. Please update any transactional material to the Mechanics Bank routing number (121102036) at your first opportunity.

- The international wire SWIFT code will change from HOMSUS6S over to MEBKUS66
- The processing deadline for online wire originations will be 3:30pm (PT).
- The processing deadline for online FX wire originations will be 1:30pm (PT).

## Remote Deposit Capture (RDC)

**Prior to March 20, 2026:** Download your RDC history. This history will not be available via Online Banking Plus nor Commercial Center.

**The system alerts from RDC will change.** Online Banking Plus and Commercial Center users will be notified when a deposit is rejected. No alerts will be sent for accepted or adjusted deposits.

Continue to use your existing scanner: Your scanner driver will update automatically after the transition.

For Online Banking Plus users: Administrators will be able to maintain their own users, however, to add, delete, or change RDC user permissions, a request will have to be made with Mechanics Bank.

After March 23, 2026: The processing deadline for remote deposit capture will be 6:30pm (PT).

## Lock Box Services

Your lockbox services will continue without interruption.

## Balance/Transaction Reporting

There will be a slight delay in the service used to run balance/transaction reports in Commercial Center after the transition. The data needed to run these reports will be available beginning **Tuesday, March 24, 2026.**

## Sweep Accounts

Any sweeps or automatic transfer established between accounts will transfer over. Please verify this on Monday, March 23, 2026 to ensure there are no interruptions.

## High Balance Insured Deposits

Historical account information for your IntraFi account(s), Insured Cash Sweeps (ICS) and Certificate of Deposit Account Registry Services (CDARS) will be available through continued access to the HomeStreet-related Depositor Control Panel (DCP) located here: [www.depositorcontrol.com/login](http://www.depositorcontrol.com/login).

For current and future account information, you should receive an email invitation by 3/27/2026 from Mechanics Bank to register for your new DCP account. This invitation will remain active for 24 hours, so please be sure to complete registration within that time frame. If you do not see the email in your inbox, please check your spam or junk folder. If the invitation has expired, please contact Treasury Operations support by calling 800.272.1876 to have it resent. If you have any questions, please reach out to your Mechanic's Bank representative.

Your CDARS terms and rates will remain until maturity.

## Positive Pay (Check and ACH)

**Friday, March 20, 2026 BEFORE 5pm (PT):** Review the transaction presentments on your account. If there are items you would like paid or returned in the Positive Pay system on Saturday, March 21, notify the bank by contacting Commercial Depository Services (CDS) or calling your banker. If you don't contact us, we will follow the default pay/return rules established for your account over transition weekend.

Please note user access for Positive Pay is changing slightly. If a user has "maintenance" access to an account(s) AND "view-only" access to another account, the "view-only" account will not be added. In this scenario, the user will need to request "maintenance" access to the "view-only" account to see it in the Positive Pay system. The system only allows users to choose "maintenance" OR "view-only" access. A combination of both is not allowed. (A combination of both is allowed at the user level).

After your initial log-in to Commercial Center, please check the Positive Pay permission settings as the entitlements have likely changed due to system access differences between Commercial Center and HomeStreet's Business Online Banking service.

Access to Positive Pay via the mobile apps will no longer be available.



Please visit [mechanicsbank.com/transitionhub](http://mechanicsbank.com/transitionhub) for the latest updates, training videos, tips, and frequently asked questions!

**After March 23, 2026:** The Positive Pay exception review deadline will be 12pm (PT).

Your Positive Pay services will largely remain the same within Commercial Center beyond what is listed above with your history, templates, and file definitions automatically transitioning.

## ACH Block Service

HomeStreet customers using the ACH Block Service will be transitioned to ACH Positive Pay in Commercial Center. Transactions will post as an exception.

## Quicken Direct Connect and Web Connect

**As close to 4pm (PT) as possible on Friday, March 20, 2026:** Download any Direct Connect or Web Connect history you wish to retain.

Both services will be available via Online Banking Plus and Commercial Center, however, the bill pay feature will not be allowed.

## Safe Deposit Boxes

Please continue to access and use your Safe Deposit Box as you normally do.

- Refer to the **Schedule of Fees and Charges - Personal and Business Products** for any changes associated with your Safe Deposit Box. It is available on [mechanicsbank.com](https://mechanicsbank.com).
- Annual rental fee by box varies by size. If your fee changes, you will be contacted before your annual renewal date.
- Please contact your local branch for availability and pricing

## Business Loan Accounts

All business loan rates, terms and conditions will remain the same.

- Your loan account number may change. If applicable, you will receive a separate mailing before March 23 with your new loan number information.
- The terms of your loan are unchanged
- Loan payments should be made according to the original payment schedule to the address noted on your current billing statement
- Automatic loan payments that you currently have set up in your online banking and bill pay system will continue to be made after March 23, 2026. However, please verify that all payee and scheduled payment information is complete and accurate once you've logged in to your new Mechanics Bank system.
- Any automated payments made to your loan account from an existing Mechanics Bank account will be automatically updated
- If you pay your loan from a different bank account, please update your ACH information with the Mechanics Bank routing number (121102036)

## Information We Provide to Credit Bureaus

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

## Online Banking for Businesses

HomeStreet business online banking accounts will use one of two online business banking platforms at Mechanics Bank beginning on March 23, 2026:

- **Online Banking Plus**
- **Commercial Center Online Banking**

While the majority of businesses will transition to Online Banking Plus, this guide provides only limited details regarding Online Banking Plus. It is primarily designed for **Commercial Center** users. If your business is being transitioned to Online Banking Plus, please visit [mechanicsbank.com/transitionhub](https://mechanicsbank.com/transitionhub).

## Commercial Center Online Banking Overview

Your business online banking and business mobile banking services will transfer to Commercial Center if you're a business client who currently:

- Originates online Automated Clearing House (ACH) transfers using the ACH Network, and/or
- Originates wire transfers online, and/or
- Uses Positive Pay, and/or
- Are a business with more than 20 entities

If on Monday, March 23, 2026, you are unsure which system your account(s) will transition to, please call us at 800.272.1876. Please note the following service disruptions:

- **HomeStreet Business Online Bill Pay** access will end on Thursday, March 19 at 3:00pm (PT)
- **HomeStreet Wire Transfer** services will end on Friday, March 20 at 3:00pm (PT)
- **HomeStreet Online ACH Origination** services will end on Thursday, March 19 at 5:00pm (PT)
- **HomeStreet Business Online Banking** access will end on Friday, March 20 at 5:00pm (PT)
- **HomeStreet Remote Deposit Capture** access will end on Friday, March 20 at 5:00pm (PT)

**Commercial Center Online and Mobile Users:**

**For helpful videos and detailed instructions, please visit us at [mechanicsbank.com/transitionhub/commercial-center](https://mechanicsbank.com/transitionhub/commercial-center)**

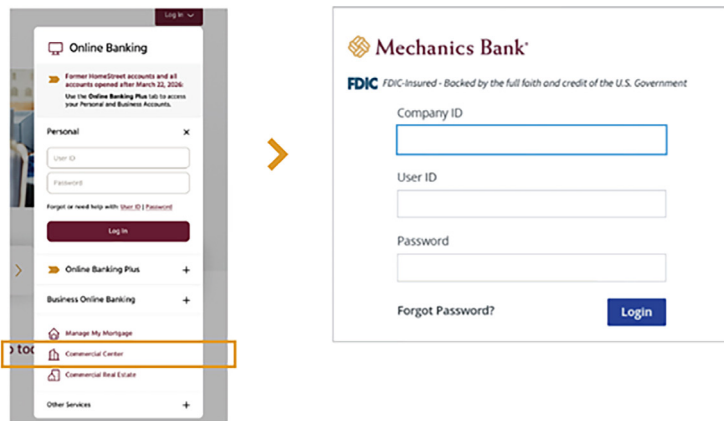
## Commercial Center Access

- Access to your account on Commercial Center at mechanicsbank.com will be available on Monday, March 23
- When you log in to Commercial Center for the first time, you will be asked to input a temporary password. Before 5pm (PT) this Friday, please log into the HomeStreet Business Online Banking system to read the secure message that explains the temporary password formula. You must have this to log in on Monday morning.
- If you have not had an opportunity to access the secure message before 5pm (PT) on Friday, March 20, there will be an option to select "Forgot Password" on the Commercial Center log in page. Enter your Company ID and User ID. Once confirmed, a temporary password will be sent to the email address we have on file for your account.

## First Login to Commercial Center at mechanicsbank.com on March 23, 2026

1. Go to mechanicsbank.com
2. In the log in box in the upper right, click on Commercial Center
3. Enter your existing Company ID, existing User ID and temporary password. If your User ID uses any of these special characters, they will need to be removed: `~!#\$%^\*{}|[]\";'<>?/
4. You will be prompted to select/enter your permanent password. It must be 6 characters, with at least one letter and one number. Click Save.
5. Log out and then log back in

Note: Logging in going forward, you will log in with your Company ID, User ID, permanent password and one-time password you will receive via email. You can enroll in SMS messages in order to receive the one time password via text instead of email.



## Commercial Center Mobile App

Your current Business Mobile Banking app will be changing to the Mechanics Bank Commercial Center app on March 23, 2026.

Please follow the new first-time log in instructions below.

1. Download the Mechanics Bank Commercial Center app from the appropriate Apple or Google Play store



2. Enter your Activation Key. You will have access to your Activation Key once you've logged in to the desktop version of Commercial Center.
3. Create a PIN (this is not the same PIN that you created for the desktop version)
4. Select your preferred method for receiving your Verification Code. (Note: the Text option will only show if you've already logged in to the desktop system and enrolled in SMS/Text. If not, you'll just see the Email option.)
5. Enter your Verification Code you receive via email or text
6. You'll then receive a success message. Click on the arrow icon to be taken to the log in page.
7. To log in, enter your PIN and click the arrow icon. If multiple users use the same device, you can change/select the user from the drop down menu.

**Account Alerts:** If you had account alerts set up on your HomeStreet account in the HomeStreet online or mobile banking platforms they will need to be re-established on the new Mechanics Bank Commercial Center platform beginning March 23, 2026.

Visit [mechanicsbank.com/transitionhub](https://mechanicsbank.com/transitionhub) for more information, including links to download our app, registration instructions, video tutorials, frequently asked questions, terms and conditions, and more.

## Treasury Operations Service & Support

We're here to help during this transition. Call us Monday - Friday 8:00am - 5:00pm (PT) at 800.272.1876 or via email [treasury\\_operations@mechanicsbank.com](mailto:treasury_operations@mechanicsbank.com).

## SCHEDULE OF FEES & CHARGES – Small Business Treasury Products

Effective March 23, 2026

If you have any questions or need additional information, please refer to our Mechanics Bank Master Treasury Services Agreement, contact your Treasury Relationship Manager or any Mechanics Bank branch.

### Business Online Banking

Online banking set up fee .....	no charge
Online banking monthly fee	
• Includes 10 accounts .....	no charge
• 11 or more accounts .....	\$1.00 per account
Stop payment online .....	\$25.00 per item
Bill Pay .....	no charge

### ACH Services

ACH origination company set-up .....	\$50.00
ACH origination monthly fee .....	\$30.00 per company
ACH origination (also applies to same day ACH transfers) .....	\$5.00 per transmission/upload
ACH originated items <sup>1</sup>	
• Up to 50 items .....	no charge
• Over 50 items .....	\$0.25 per item
Same day ACH origination monthly fee .....	\$10.00 per company
Same day ACH originated items .....	\$0.75 per item
ACH batch reversal / deletion .....	\$20.00 per batch
ACH entry reversal / deletion .....	\$20.00 per entry
ACH originated return item .....	\$4.00 per item
ACH originated return item (unauthorized) .....	\$8.00 per item
ACH origination exception processing .....	\$50.00 per hour

### Sweep Services

Checking Sweep master account monthly fee .....	\$25.00 per account
ZBA master account monthly fee .....	\$25.00 per account
Checking Sweep or ZBA sub account monthly fee .....	\$15.00 per account

### Positive Pay Services

Positive Pay set-up .....	\$50.00
Positive Pay file programming (non-standard issued check file formats) .....	\$50.00
Positive Pay monthly fee .....	\$60.00 per account
Payee Positive Pay monthly fee .....	\$70.00 per account
Reverse Positive Pay monthly fee .....	\$50.00 per account
ACH Positive Pay monthly fee .....	\$25.00 per account
Exception returned item .....	\$17.00 per item returned

### Remote Deposit Capture Services

Remote deposit set-up .....	no charge
Monthly maintenance fee .....	\$50.00 per company
RDC scanner purchase <sup>2</sup> (if applicable) .....	see Equipment Purchase Agreement for pricing

### Wire Services

Online wire transfer company set-up .....	\$50.00
Online wire transfer services monthly fee .....	\$25.00 per company
Online domestic outgoing wire transfer .....	\$15.00 per transfer
Online international wire transfer (USD) .....	\$25.00 per transfer
Online international wire transfer (FX) .....	\$25.00 per transfer

This Small Business Treasury Services Fee Schedule is in addition to the Schedule of Fees and Charges. Please refer to both fee schedules for comprehensive pricing applicable to all account types. If there is a conflict between this Small Business Treasury Services Fee Schedule and the Schedule of Fees and Charges, this Small Business Treasury Services Fee Schedule will control.

1. Activity transacted within the month will be totaled and charged at the fee associated with the applicable tier.
2. Account will be charged the purchase price plus applicable shipping/handling fees and sales tax.

## SCHEDULE OF FEES & CHARGES – Commercial Treasury Products

Effective March 23, 2026

This Commercial Fee Schedule supersedes all other schedules for accounts included in the analyzed relationship and analysis pricing. If you have any questions or need additional information, please refer to our Mechanics Bank Master Treasury Management Services Agreement, contact your Treasury Relationship Manager or any Mechanics Bank branch.

### Analyzed Checking, Analyzed Interest Checking, Public Analyzed Checking and Public Analyzed Interest Checking Accounts

Monthly account maintenance .....	\$20.00
Balance fee .....	\$0.067945 per \$1,000.00

### Deposit Services

Earnings credit rate allowance <sup>1</sup> .....	discretionary rate
Checks paid .....	\$0.20 per item
Electronic debit and credit .....	\$0.20 per item
Counter checks .....	\$4.00 per sheet
Deposits .....	\$1.25 per deposit
Deposited items .....	\$0.12 per item
Paper statement copies .....	\$5.00 per copy
Paper check copies .....	\$4.00 per copy
Clerical / research work .....	\$30.00 per hour
Special or hold statement .....	\$5.00 per statement
Multiple statement .....	\$2.00 per statement
Special processing .....	\$25.00 per occurrence
Cashier's check .....	\$10.00 per check
Check orders and miscellaneous supplies .....	at cost
Night deposit services set-up .....	\$20.00
Night deposit services bag .....	\$25.00 per pack of 100 bags
Deposited checks (and other items) returned unpaid (charged back to account – business accounts) .....	\$12.00 per item
Deposited checks (and other items) returned unpaid (releared – business accounts) .....	\$12.00 per item
Deposited checks (and other items) returned unpaid and requiring special handling – business accounts) .....	\$12.00 per item
Deposited check returned notification by phone (business accounts) .....	\$7.00 per item
Foreign check processing .....	\$10.00 per item
Foreign draft .....	\$45.00 per item
Collection fees	
• Domestic incoming / outgoing .....	\$25.00 each
• Foreign incoming / outgoing .....	\$50.00 each
Telephone transfer .....	\$2.00 per transfer
Credit rating form / verification of deposit form .....	\$20.00 per form
Stop payment .....	\$30.00 per item

Stop payment online .....	\$15.00 per item
Overdraft or returned item fee .....	\$35.00 per presentment (maximum daily fees \$350.00)
Continuous overdraft .....	\$5.00 per business day <sup>2</sup>
Overdraft protection transfer fee .....	\$10.00 per transaction
Negative available balance .....	Prime + 4%

### ACH Services

ACH origination company set-up .....	\$200.00
ACH origination monthly fee .....	\$30.00 per company
ACH origination (also applies to same day ACH transfers) .....	\$5.00 per transmission/upload
ACH originated items .....	\$0.15 per item
Same day ACH origination monthly fee .....	\$10.00 per company
Same day ACH originated items .....	\$0.75 per item
ACH Direct Send company set-up .....	\$250.00
ACH Direct Send monthly fee .....	\$200.00 per account
ACH batch reversal / deletion .....	\$20.00 per batch
ACH entry reversal / deletion .....	\$20.00 per entry
ACH originated return item .....	\$4.00 per item
ACH unauthorized return item .....	\$8.00 per item
ACH origination exception processing .....	\$50.00 per hour

### Sweep Services

Loan Sweep account set-up .....	\$50.00
Loan Sweep account monthly fee .....	\$250.00 per account
Checking Sweep master account monthly fee .....	\$30.00 per account
ZBA master account monthly fee .....	\$30.00 per account
Checking Sweep or ZBA sub account monthly fee .....	\$15.00 per account

### Cash Services

Cash handling (standard service) .....	\$1.20 per \$1,000.00
Assessed when coin and/or currency are deposited or furnished	
Bulk coin processing .....	\$6.00 per bag
Cash vault monthly service fee .....	\$10.00 per account
Special handling / reporting .....	\$10.00 per item
Deposit correction .....	\$5.00 per deposit
Standard order .....	\$3.00 per item
Non-standard order .....	\$10.00 per item
Late order .....	\$35.00 per item
Smart Safe service .....	at cost +15%
Armored car service .....	at cost +15%
Specialty cash services monthly fee .....	\$150.00 per company

**Other Services**

CD-ROM account set-up .....	\$50.00
CD-ROM monthly fee .....	\$50.00 per CD-ROM
Special reporting (e.g. BAI2) .....	\$100.00 per file, per month
International Services account set-up .....	\$750.00
Deposit account control agreement monthly fee .....	\$100.00
Postage and delivery .....	at cost
Legal processing .....	\$100.00
Notary fee:	
• California and Washington .....	\$15.00
• Oregon .....	\$10.00
• Hawaii .....	\$5.00
Signature guarantee .....	\$20.00 per signature
Other third party services (e.g. courier) .....	at cost +15%

**Wire Services**

Online wire transfer service company set-up .....	\$50.00
Online wire transfer service monthly fee .....	\$30.00 per company
Incoming wire transfer .....	\$10.00 per wire
Online domestic wire transfer .....	\$15.00 per wire
Online international wire transfer (USD) .....	\$15.00 per wire
Online international wire transfer (FX) .....	\$25.00 per wire
In branch domestic wire transfer .....	\$30.00 per wire
In branch international wire transfer (USD) .....	\$30.00 per wire
In branch international wire transfer (FX) .....	\$40.00 per wire
Pay Protect: Principal preservation intermediary bank deduction (international business wire in USD):	
• \$0.00 – \$199.99 .....	\$0.00
• \$200.00 – \$19,999.99 .....	\$15.00
• \$20,000.00 – \$49,999.99 .....	\$20.00
• \$50,000.00 and greater .....	\$25.00
Incoming / outgoing wire amendments .....	\$25.00 per wire
Incoming / outgoing wire recalls .....	\$25.00 per wire
Incoming / outgoing wire returns .....	\$25.00 per wire
Not-in-person wires <sup>3</sup> .....	\$100.00 per wire
Wire transfer notification	
• By email .....	\$2.00 per wire
• By fax .....	\$5.00 per wire
• By phone .....	\$7.00 per wire

**SWIFT Services<sup>4</sup>**

Monthly fee (MT 940 and MT 101 Messages) .....	\$60.00 per account
SWIFT domestic wire transfer .....	\$30.00 per transfer

SWIFT international wire transfer (USD) .....	\$30.00 per transfer
SWIFT international wire transfer (FX) .....	\$40.00 per transfer

**Business Online Banking**

Online banking set-up fee .....	\$50.00
Online banking monthly fee	
• Includes 5 accounts .....	\$15.00
• 6 or more accounts .....	\$1.00 per account
Bill Pay .....	no charge

**Remote Deposit Capture Services**

Remote capture company set-up .....	\$100.00
Monthly maintenance fee .....	\$40.00 per merchant profile, unlimited accounts
RDC scanner purchase <sup>5</sup> (if applicable) .....	see Equipment Purchase Agreement for pricing

**Remote Deposit Capture – Direct Send Services**

RDC Direct Send company set-up .....	\$250.00
Additional account set-up .....	\$100.00
Monthly fee .....	\$100.00 per account

**Positive Pay and Account Reconciliation**

Positive Pay Services company set-up .....	\$50.00
Positive Pay file programming (non-standard issued check file formats) .....	\$50.00
Positive Pay monthly fee .....	\$60.00 per account
Payee Positive Pay monthly fee .....	\$75.00 per account
Reverse Positive Pay monthly fee .....	\$50.00 per account
Positive Pay item (check or payee) .....	\$0.15 per item
Positive Pay (check or payee) exception item fee .....	\$0.50 per exception reported
Exception returned item .....	\$17.00 per item returned
ACH Positive Pay company set-up .....	\$50.00
ACH Positive Pay monthly fee .....	\$25.00 per account
ACH blocking account set-up .....	\$200.00
ACH blocking monthly fee .....	\$20.00 per account
Deposit reconciliation monthly fee .....	\$60.00 per account
Partial reconciliation monthly fee .....	\$60.00 per account
Full account reconciliation monthly fee .....	\$75.00 per account

**Controlled Disbursement<sup>6</sup>**

Monthly maintenance fee .....	\$18.75
Controlled disbursement monthly fee .....	\$75.00
Controlled disbursement item .....	\$0.15 per item
ZBA automated transfers .....	\$0.31 per transfer

**Controlled Disbursement<sup>6</sup> (continued)**

Positive Pay controlled disbursement monthly account fee .....	\$31.25
Positive Pay controlled disbursement item fees	
• 1 – 10,000 .....	\$0.05 per item
• 10,001 +.....	\$0.04 per item
Positive payee monthly fee.....	\$25.00
Positive payee item .....	\$0.03 per item
Account reconciliation basic monthly fee .....	\$31.25
Account reconciliation basic item .....	\$0.04 per item
Account reconciliation Positive Pay monthly fee .....	\$31.25
Account reconciliation Positive Pay fixed item.....	\$0.04 per item

**Lockbox Services<sup>6</sup>  
(Los Angeles, Dallas, Chicago, Pittsburgh box locations only)**

Account maintenance monthly fee.....	\$18.75
No check / reject – EZ, non-automated and automated lockbox .....	\$0.32 per item
EZ lockbox only.....	\$1.25 per item, minimum 25
Batch Processing – non-automated and automated lockbox.....	\$0.94 per item
Check clearing – non-automated and automated lockbox.....	\$0.09 per item
Hard copy detail handling – non-automated and automated lockbox .....	\$1.88 per item
Non-automated / automated items .....	\$0.46 per item
Standard processing (fixed) – non-automated and automated lockbox monthly fee.....	\$100.00
Data capture – automated .....	\$0.01 per character
Transmission (fixed) – automated monthly fee .....	\$87.50
CPU-CPU outgoing records – automated.....	\$0.01 per item
CD-ROM / discs.....	\$37.50 per item
Check image.....	\$0.03 per image
Document image .....	\$0.06 per image
Document storage-retention .....	\$0.03 per item
Extended image archive – 7 years.....	\$0.04 per image, minimum 667 images
Extended image archive .....	\$0.03 per image, minimum 1,000 images
Image monthly fee.....	\$93.75
Online print or PDF view .....	\$2.19 per item
Total check image capture.....	\$0.03 per item
Web access.....	\$0.06 per item

**Lockbox Services<sup>6</sup> (Northern California box locations only)**

Company set-up .....	\$125.00 per company (For accounts with same formatting and remittance specifications)
Additional account set-up .....	\$125.00 per account (For accounts with different formatting and remittance specifications)
Monthly service fee.....	\$150.00 per account
Annual P.O. box rental .....	invoice cost
Custom report programming .....	\$200.00 – \$800.00
Deposited item .....	\$0.50 per item
Data capture: machine-readable coupons.....	no charge
Data capture: hand-keyed .....	\$0.10 per field
Document capture (explanation of benefit / remittance) .....	\$0.10 per item
Correspondence (mailed back to client).....	\$0.35 per item
Rejected / unprocessable items (mailed back to client).....	\$0.35 per item
Returned mail.....	\$0.35 per item
Returned mail (expedited) .....	\$20.00 per item
Exception item reporting and repair .....	\$0.60 per item
Standard online access with online reporting.....	no charge
Non-standard special handling or reporting.....	\$100.00 per month per request/report

**Hawaii Lockbox Services**

Company set-up .....	\$125.00 per company
Monthly maintenance fee .....	\$175.00 per company
Checks scanned.....	\$0.13 per item
Coupon scanned.....	\$0.13 per item
Check only scanned.....	\$0.75 per item
Check/coupon scanned.....	\$0.30 per item
Check2ACH.....	\$0.20 per item
Unprocessable item.....	\$1.00 per item

1) The earnings credit rate allowance is calculated on the average positive available balance of each analyzed checking account during the statement cycle less a 10% reserve requirement. Earnings credits do not carry over and may only be used to offset analyzed fees and charges assessed during the same period. 2) Beginning on the 5th business day and ending on the 14th business day the account continues to be overdrawn. This is in addition to Overdraft or Returned Item Fees. 3) Wire Agreement with Phone Initiation must be on file. 4) Standard wire fees apply. 5) Account will be charged the purchase price plus applicable shipping / handling fees and sales tax. Fees charged through analysis will be charged the purchase price (including shipping / handling and sales tax) plus 15%. 6) Additional fees may apply depending on Lockbox location, Lockbox type or additional services associated with the Controlled Disbursement and Positive Pay services. Please refer to your Treasury Relationship Manager (TRM) for details.

# Contact Us

## Treasury Operations

800.272.1876

M-F 8am - 5pm (PT)

## 24/7 Telebanking Access

800.797.6324

## Lost or Stolen Debit/ATM Cards

800.797.6324

## Credit Card Customer Service

800.558.3424



800.272.1876

[mechanicsbank.com](http://mechanicsbank.com)

