

Schedule of Fees & Charges

Small Business Treasury Products

Effective March 27, 2023

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

Basic Plan monthly fee	
• Includes 10 accounts	no charge
• 11 or more accounts	\$1.00 per account
Intermediate Plan monthly fee	
• Includes 25 accounts	\$30.00
• 26 or more accounts	\$1.00 per account
Advanced Plan monthly fee	
• Unlimited accounts	\$75.00
Stop payment online	\$25.00 per item
Bill Pay	no charge
Security token ¹	\$35.00

ACH Services²

ACH origination company set-up	\$50.00
ACH origination monthly fee ³	no charge
ACH origination (also applies to same day ACH transfers)	\$5.00 per transmission/upload
ACH originated items – Intermediate Plan ⁴	
• Up to 50 items	no charge
• Over 50 items	\$0.25 per item
ACH originated items – Advanced Plan ⁴	
• Up to 150 items	no charge
• Over 150 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

Positive Pay Services

Positive Pay set-up	\$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	
• Basic and Intermediate Plans (unlimited accounts)	\$50.00
• Advanced Plan	no charge
Remote deposit image	no charge
RDC scanner purchase (if applicable)	see Equipment Purchase Agreement for pricing

Wire Services

Online wire transfer company set-up	\$50.00
Online wire transfer services monthly fee ⁵	\$25.00 per company
Online domestic outgoing wire transfer	\$15.00 per transfer
Online international outgoing wire transfer (USD)	\$25.00 per transfer
Online international outgoing wire transfer (FX)	\$25.00 per transfer
Incoming / outgoing wire recalls	\$25.00 per wire
Incoming / outgoing wire returns	\$25.00 per wire
Incoming / outgoing wire amendments	\$25.00 per wire
Not-in-person wires ⁶	\$100.00 per wire
Pay Protect: Principal preservation intermediary bank deduction (international business wire in USD):	
• \$0.00 – \$199.99	no charge
• \$200.00 – \$19,999.99	\$15.00
• \$20,000.00 – \$49,999.99	\$20.00
• \$50,000.00 and greater	\$25.00

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) Intermediate and Advanced Online Banking Plans include two security tokens. 2) ACH services are not available in the Basic Online Banking Plan. 3) Included in the Intermediate and Advanced Online Banking Plans. 4) Activity transacted within the month will be totaled and charged at the fee associated with the applicable tier. 5) Included in the Advanced Online Banking Plan. 6) Wire Agreement with Phone Initiation must be on file.

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