Miscellaneous Fees & Charges

Effective August 19, 2013

RESEARCH & BOOKKEEPING

Duplicating Statements	$6.00 each
Interim Statements	$5.00
Check Copies	$3.00 each
Copy of deposit slip and deposited items	$3.00 / check or deposit copy
Letter Providing Account Info.	$25.00
Verification of Deposit	Complimentary
Research Requests (minimum one hour)	
Statement Reconciliation	$45.00 per hour
Client Requested	$45.00 per hour
Court-Ordered	$45.00 per hour
IRS Requested	Maximum Allowed
Photo Copies & Faxes	$0.25 / page
Subpoena Requests	$75.00
Unclaimed Property / Account Escheatment	$2.00 per account
Legal Process	$75.00 (Minimum Charge)
Notary Service (by appointment)	
Clients	Complimentary
Non-clients	$10.00 per signature

EBANKING SERVICES

Telephone Transfers:	
By Phone or Received by Branch Staff	$5.00 each
Telephone Banking	Complimentary
Online Banking	Complimentary
Wire Transfers:	
Incoming–Domestic & Foreign	$10.00
Outgoing–Domestic In-Branch, by phone, fax or email	$25.00
Outgoing–Domestic Online Banking	$15.00
Outgoing–Foreign In-Branch, by phone, fax or email	$40.00
Outgoing–Foreign Online Banking	$20.00
Debit Card Replacement	$6.00 each
Business Debit Card Replacement	$6.00 each
Debit Card Rush Order Fee	$50.00

1 The Bank may refuse to accept stop payment orders for these items and may honor the items under certain circumstances notwithstanding its acceptance of an order. An Indemnification and/or a security bond may be required in addition to the fee.
2 Excludes deposit corrections for Money Service Businesses.
Some of the above charges are subject to change without prior notice.
Other services are available; please ask for associated fees.

MONETARY INSTRUMENTS

Cashier's Checks (clients only)	$9.00
VISA® Gift Card	$4.00
Travelers Checks	2% of face value
Travelers Gift Checks	$2.50 each
Loose Coin Counting	3% handling fee
Temporary Checks	$6.00 order of 12 checks maximum
Foreign Currency Ordering	$10.00

TRANSACTION SERVICES

Stop Payment Requests (Checks & ACH):	
In Branch	$28.00
Online or Telephone Banking	$15.00
Stop Payment Request- (Official Bank Items)[1]	$35.00
Non-Sufficient Funds or Overdraft Fees	$30.00 per NSF or overdraft item
For consumer demand deposit and money market accounts, a maximum of four NSF or overdraft fees per business day.	
Extended Overdraft Fee:	
Consumer: on 5th consecutive day overdrawn	$15.00
Business: daily accrual on overdrawn balance	0.05% assessed monthly
Overdraft Transfer Service (when automatically covering an overdraft from another deposit account)	$8.00 per transfer
Return Item Processing (chargebacks)	$8.00 per item
Returned Mail Fee	$5.00 per statement cycle
Deposit Corrections	Complimentary[2]
Collections–Domestic & Foreign	$35.00

OTHER SERVICES

Courier Service	See Account Representative
Armored Service	See Account Representative
Point-of-sale merchant transactions	Associated costs may apply
Night Depository (annual fee)	$40.00 (plus cost of disposable bags)
Forcible Entry to SD Box	$75.00 plus locksmith charges
Home Equity Line of Credit Advance Advance below $100 minimum	$10.00 per check
Int. Drafts / Letters of Credit	Price quoted at time of service

HERITAGE OAKS BANK

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