

Miscellaneous Fees & Charges

Effective August 1, 2016

RESEARCH & BOOKKEEPING

Duplicate Statements	\$6.00 each
Interim Statement	\$5.00 each
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	\$15.00 per account
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
Unclaimed Property / Account Escheatment	\$2.00 per account
Legal Process (i.e., levy, attachment)	\$80.00 per request
Notary Service	
For Heritage Oaks Bank documents or documents related to our services only	Complimentary

EBANKING SERVICES

Account Transfers:	
By Phone or Received by Branch Staff	\$5.00 each
24-Hour Automated Telephone Banking	Complimentary
Online Banking	Complimentary
Wire Transfers:	
Incoming—Domestic or Foreign	\$13.00 each
Outgoing—Domestic:	
In-Branch	\$25.00 each
Online Banking	\$15.00 each
Outgoing—Foreign:	
In-Branch	\$40.00 each
Online Banking	\$20.00 each
Reverse Wire Fee	\$35.00 each
Online Bill Pay:	
Online Bill Pay Same Day Payment Request	\$2.50 for a check \$25.00 for ACH
Online Bill Pay Overnight Payment Request	\$2.50 for a check \$25.00 for ACH
Non-Heritage Oaks Bank ATM Transaction Fee	\$2.00 per transaction
ATM/Debit Card Replacement	\$6.00 each
Business ATM/Debit Card Replacement	\$6.00 each
Debit Card Rush Order Fee	\$50.00

INDIVIDUAL RETIREMENT ACCOUNT (IRA) SERVICES

IRA Annual Fee	\$25.00 per account
IRA Transfer or Rollover Fee	\$25.00 per account
IRA Closure Fee	\$25.00 per account

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% of total amount
Temporary Checks	\$6.00 order of 12 checks maximum
Foreign Currency Ordering	\$10.00
Bearer Bond Redemption Fee	\$45.00 per item
Bearer Bond Coupon Interest Collection Fee	\$35.00 per envelope

TRANSACTION SERVICES

Stop Payment Requests (checks & ACH):	
In a Branch	\$30.00
Online or Telephone Banking	\$15.00
Stop Payment Request (Official Bank Items) ¹	\$35.00
Non-Sufficient Funds or Overdraft Fees	\$32.00 per NSF or overdraft item
For consumer demand deposit and money market accounts, a maximum of 5 NSF or overdraft fees per business day.	
Extended Overdraft Fee:	
Consumer:	
on 5 th business 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)	\$10.00 per transfer
Return Item Processing (chargebacks)	\$10.00 per item
Returned Mail Fee	\$5.00 per statement cycle
Deposit Corrections	Complimentary
Collections—Domestic & Foreign	\$35.00

OTHER SERVICES

Early Account Closure Fee (account closed within 120 days of opening)	\$25.00 per account
Courier Service	See Account Representative
Armored Service	See Account Representative
Point-of-sale merchant transactions	Associated costs may apply
Night Depository Service (annual fee)	\$40.00
Night Depository Lost Key	\$10.00 per item
Disposable or Cloth Deposit Bags	At Cost
Safe Deposit Box Lost Key	\$10.00 per item
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

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.

Some of the above charges are subject to change without prior notice. Other services are available; please ask for associated fees.



Member FDIC



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