



**MISSION  
NATIONAL BANK**

## Schedule of Fees and Charges

Effective Date: February, 2021

This fee schedule applies to all Mission National Bank (MNB) consumer and business accounts. For additional terms and conditions that apply to your account, please see the Deposit Account Disclosure and Agreement. All other terms and conditions in our agreement will continue in full force and in effect. We reserve the right to add to, delete, discontinue or otherwise amend any product, services, fees or charge, program or package offering at any time with such notice as required by law. If you have any questions, please contact us at (415) 826-3627 or visit our website at [www.mnbsf.com](http://www.mnbsf.com).

### Consumer Minimum Balance Requirements and Monthly Service Charges

<i>Account Type</i>	<i>Minimum Amount to Open</i>	<i>Daily Balance to Avoid Monthly Service Fee</i>	<i>Monthly Service Fee</i>
Individual Checking	\$300.00	\$1,000.00	\$7.75
Mission NOW Checking	\$10,000.00	\$1,000.00	\$12.00
Mission Golden Checking	\$100.00	N/A	No Fee
Individual Money Market <sup>1</sup>	\$1,000.00	\$2,000.00	\$12.00
Savings Account <sup>1</sup>	\$250.00	\$250.00	\$5.50
Individual Retirement Account (IRA) <sup>2</sup>	\$500.00	N/A	No Fee
Certificate of Deposit <sup>2</sup>	\$500.00	N/A	No Fee

### Business Minimum Balance Requirements and Monthly Service Charges

<i>Account Type</i>	<i>Minimum Amount to Open</i>	<i>Daily Balance to Avoid Monthly Service Fee</i>	<i>Monthly Service Fee</i>
Business Checking	\$500.00	\$1,000.00	\$10.50
Business Analyzed Checking	\$500.00	N/A	\$10.50
Business Mission Interest Checking	\$1,000.00	\$1,000.00	\$12.00
Business Money Market <sup>1</sup>	\$500.00	\$2,000.00	\$12.00
Business Savings Account <sup>1</sup>	\$500.00	\$500.00	\$10.50
Certificate of Deposit <sup>2</sup>	\$500.00	N/A	No Fee
Attorney Trust Account - IOLTA	\$100.00	N/A	No Fee
Public Funds NOW Account	\$1,000.00	N/A	No Fee

<sup>1</sup> Limited transactions up to six (6) transfer or withdrawals can be made during each statement cycle.

<sup>2</sup> Refer to rate sheets for information on various terms and interest rates available for Certificate of Deposit and Individual Retirement Accounts.

Wire Transfer	
Outgoing Domestic Wire	\$30.00
Outgoing International Wire	\$50.00
Incoming Domestic Wire	\$7.00
Incoming International Wire	\$10.00

Collections	
Incoming/Outgoing Domestic	\$15.00
Incoming/Outgoing International	\$50.00

Overdraft & Returned Items	
Deposit Items Returned	\$10.00
Paid Overdraft/Item	\$32.00
Re-deposited Returned Item	\$ 5.00
Returned Non Sufficient Funds (NSF)/item	\$32.00
Returned Uncollected Funds/Item	\$32.00

Online Banking	
Bill-Pay	No Fee
Bill-Pay Expedited (Overnight)	\$9.95/\$14.95
Bill-Pay Account-to-Account Transfer	\$2.00/transfer
Check Images Online	No Fee
eStatement	No Fee
Mobile Banking	No Fee
Pop-Money	\$0.50
Remote Deposit Capture (RDC) per machine	\$30/Month Lease Fee \$80/Month Service Fee

Business Account Fees and Charges	
ACH - Same Day (origination of \$25,000 or less)	\$3.00
ACH Debit/Credit	\$0.15
Armored Car Service	At Cost
Cash Vault Service (per account opened)	\$300.00
Check Written/item	\$0.15
Check Deposited/item	\$0.15
Currency In or Out (in a statement cycle)	
Over-the-Counter up to \$200,000	\$1.25/\$1,000
Over-the-Counter after \$200,000	\$2.00/\$1,000
Deposit Ticket	\$1.00
Deposit Correction	\$5.00
Loose Coins (of total amount)	6%
Positive Pay-Check (per account)	\$30/month
Positive Pay-ACH (per account)	\$30/month
Rolled Coins Supplied/Deposited	\$0.10/roll
Statement Copy	\$5/statement

Monetary Instruments	
Cashier's Check	\$10.00
Temporary/Counter Check	\$ 5.00

Legal Process, Research & Other	
Levy, Garnishment, Subpoena, etc., each	\$75.00
Document Copies per page/item	\$ 2.00
Notary Fee	\$10.00
Research/hour	\$35.00

Other Fees	
Account Verification by 3rd Party	\$15.00
ATM Access at Non-MNB ATMs <sup>4</sup>	No fee
Check Printing Fee	Cost to Print
Deposit Correction	\$5.00
Dormant Account Fee	\$5.00
Escheatment Notice	\$2.00
Hold Statement	\$25.00/month
New Account Closure <sup>3</sup>	\$20.00
Non-Customer Cashing On-U's Checks	\$8.00/item
Overnight Mail (or Rush)	At Cost
Stop Payment	\$30.00

<sup>3</sup> Early Account Closure Fee If closed within 6 Months (fee not applicable on IRA account, early withdrawal penalties may apply).

<sup>4</sup> Other banks may charge an ATM Fee.