



IMPORTANT INFORMATION ABOUT YOUR PERSONAL OR BUSINESS DEPOSIT ACCOUNT

Notice of Fee Changes Effective March 20, 2017

Addendum to the Deposit Account Disclosure and Schedule of Fees and Charges (For Personal and Business Accounts)

The following information reflects changes to your current Schedule of Fees and Charges for Personal Accounts and Business Deposit Accounts.

This Addendum, together with the applicable Schedule of Fees and Charges, Deposit Account Disclosure, current Rate Sheet, your signature card and any other addenda that may be provided to you at account opening or from time to time thereafter with reference to your personal or business deposit account(s), form the agreement between you and the Bank. Except as expressly stated below, all other terms and conditions in our agreement with you shall continue in full force and in effect. We reserve the right to add to, delete from, discontinue or otherwise amend any product, service, fee or charge, program or package offering at any time with such notice as is required by law.

If you have a business account, the following changes may affect you:

Service	Fee
<i>Incoming Wire – International</i>	\$10
<i>Incoming Wire – Domestic</i>	\$7
<i>Account Verification by 3rd Party</i>	\$15
<i>Overnight Mail</i>	At Cost
<i>Bill-Pay Expedited/Overnight</i>	\$9.95/\$14.95
<i>Same-Day ACH</i>	\$3 per transfer
<i>Loose Coins Deposited</i>	6% of total amount
<i>Currency Deposit Over-the-Counter after \$200k (within a Statement Cycle)</i>	\$2.25 per \$1,000

If you have a personal account or a non-customer, the following changes may affect you:

Service	Fee
<i>Non-Customer Check Cashing On-Us Checks</i>	\$8 /check
<i>Bill-Pay Expedited/Overnight</i>	\$9.95/\$14.95
<i>Bill-Pay Account-to-Account Transfer</i>	\$2 per Transfer
<i>Pop Money</i>	\$.50 per Transfer

All other terms and conditions of your account remain the same including ways to avoid the monthly service charge. If you have any questions, please contact your branch or call us at: 415-865-9781.

(See reverse side for the full Schedule of Fees and Charges)

Schedule of Fees and Charges

Effective Date: March 20, 2017

New fees are indicated in ***Bold***. Unless noted otherwise, all other fees remain unchanged. Fees are subject to change.

		Account Closing-Mail Request	\$20.00
		<i>Early Account Closure Fee-if closed within 6 Months (fee not applicable on certificate of deposit account-other early-withdrawal penalties apply)</i>	
<u>Money Wire</u>			
Outgoing Domestic Wire	\$30.00		
Outgoing International Wire	\$50.00		
<i>Incoming Wire – International*</i>	<i>\$10.00</i>		
<i>Incoming Wire – Domestic*</i>	<i>\$7.00</i>		
		Dormant Account Notice	\$5.00
		Deposit Correction Notice	\$5.00
		Escheatment Notice	\$5.00
<u>Monetary Instruments</u>		<u>Safe Deposit Boxes</u>	
Cashier's Check	\$10.00	Annual Rental: 1.5"x4.5" Box:	\$20.00
Temporary/Counter Check	\$ 5.00	Drilling (Plus Locksmith cost to drill)	\$25.00
Check Printing Fee	Cost to Print	Key Deposit (each key set)	\$20.00
		Key Replacement (each key set)	\$25.00
		Late Rental Fee	\$10.00
<u>Collections</u>		<u>Business Accounts</u>	
Incoming/Outgoing Domestic	\$15.00	<i>Same-Day ACH</i> (origination of \$25,000 or less)	<i>\$3.00</i>
Incoming/Outgoing International	\$50.00	ACH Debit/Credit	\$0.15
		Check Written/item	\$0.15
		Check Deposited/item	\$0.15
		Deposit Ticket	\$1.00
		Deposit Correction	\$5.00
		Rolled Coins Supplied/Deposited	\$0.10/roll
		<i>Loose Coins (of total amount)</i>	<i>6%</i>
		Statement	\$5.00
		Monthly Maintenance/month	\$10.00
		Armored Car Service	At cost
		Cash Vault Service (per account opened)	\$300
		Positive Pay-Check (per account)	\$30/month
		Positive Pay-ACH (per account)	\$30/month
		<u>Currency In or Out</u> (in a statement cycle)	
		Over-the-Counter up to \$200,000	\$1.25/\$1,000
		<i>Over-the-Counter after \$200,000</i>	<i>\$2.00/\$1,000</i>
<u>Overdraft & Returned Items</u>		<u>Safe Deposit Box Services</u>	
Deposit Items Returned	\$10.00	You must maintain a deposit account in good standing with	
Re-deposited Returned Item	\$ 5.00	Mission National Bank in order to rent a safe deposit box. Safe	
Returned for Insufficient Funds (NSF)/item	\$32.00	Deposit boxes are not FDIC-insured and are subject to availability	
Paid Overdraft/item	\$32.00		
<u>Check Cashing</u>			
<i>Non-Customer Cashing On-Us Checks**</i>	<i>\$8.00/item</i>		
<i>Customer</i>	<i>FREE</i>		
<u>Statements</u>			
Hold Statement/month	\$25.00		
<u>Legal Process, Research & Other</u>			
Levy, Garnishment, Subpoena, etc., each	\$75.00		
Research/hour	\$35.00		
Document Copies per page/item	\$ 2.00		
Notary Fee	\$10.00		
<i>Account Verification by 3rd Party</i>	<i>\$15.00</i>		
<u>Account Maintenance & Closing</u>			
<i>Overnight Mail (or Rush)</i>	<i>At Cost</i>		
<u>Online Banking/General Fees</u>			
Stop Payment	\$30.00		
Bill-Pay	Free		
RDC	\$120/per connection		
<i>Bill-Pay Expedited (Overnight)</i>	<i>\$9.95/\$14.95</i>		
<i>Bill-Pay Account-to-Account Transfer</i>	<i>\$2.00/transfer</i>		
<i>Pop-Money</i>	<i>\$0.50</i>		

*Applicable to business accounts only.

**Includes cashing of Cashier's checks. Conversion of on-us checks to Cashier's checks is \$10.