



	Business Free Checking	Business Premium Checking	Business Interest Checking¹	Analyzed Business Checking²
Monthly Service Charge	No charge	\$15.00/Month	\$15.00/Month	\$15.00/Month
Balance to Avoid Monthly Service Charge	N/A	\$5,000 minimum daily or \$10,000 average monthly	\$7,500 minimum daily or \$15,000 average monthly	Use Earnings Credit Allowance to offset fees
Minimum to Open	\$100	\$100	\$100	\$100
Other Charges				
ACH Received Debit/Credit	N/A	N/A	N/A	\$0.12
Deposits Posted	N/A	N/A	N/A	\$0.40/deposit ticket
Checks Paid	N/A	N/A	N/A	\$0.16/item
Checks Deposited	N/A	N/A	N/A	On-us/\$0.08/item
				Local/\$0.08/item
				Local Fed/\$0.11/item
				Other Dist./\$0.11/item
				Other Fed/\$0.11/item
Check Paid/Check Deposited	\$0.25 over 250 items combined	\$0.25 over 750 items combined	\$0.25 over 750 items combined	
Additional Benefits	<ul style="list-style-type: none"> • Cash deposit/purchase up to \$10,000/month at no charge • Free check images with statements • Free Business Check Card • Free Small Business Online Banking with unlimited Bill Pay • Free tax payer service through <i>mytaxpayer</i> • 50% discount on Merchant Services set-up fee 	<ul style="list-style-type: none"> • \$100 towards first check order • Cash deposit /purchase up to \$10,000/month at no charge • Free check images with statements • Free Business Check Card • No charge from Sterling when using a non-Sterling ATM • Free Business Net Banking with unlimited Business Bill Pay • Free ACH for Direct Deposit Payroll • Free tax payer service through <i>mytaxpayer</i> • 50% discount on Merchant Services set-up fee 	<ul style="list-style-type: none"> • \$100 towards first check order • Cash deposit /purchase up to \$10,000/month at no charge • Free check images with statements • Free Business Check Card • No charge from Sterling when using a non-Sterling ATM • Free Business Net Banking with unlimited Business Bill Pay • Free ACH for Direct Deposit Payroll • Free tax payer service through <i>mytaxpayer</i> • 50% discount on Merchant Services set-up fee 	

Not all fees may be included. Fees are subject to change without prior notice.

Business Money Market/Savings Accounts³

Business Power Plus Money Market

Minimum to Open	\$2,500
Monthly Service Charge	\$10.00/month
Minimum Daily Balance to avoid Monthly Service Charge	\$5,000
Excess Deposited Item Charge	\$0.25/item over 50
Excess Activity Fee ³	\$15.00

Business Premium Money Market

Minimum to Open	\$50,000
Monthly Service Charge	\$20.00/month
Minimum Daily Balance to avoid Monthly Service Charge	\$25,000
Excess Deposited Item Charge	\$0.25/item over 50
Excess Activity Fee ³	\$15.00

Business Power Money Market

Minimum to Open	\$1,000
Monthly Service Charge	\$10.00/month
Minimum Daily Balance to avoid Monthly Service Charge	\$1,000
Excess Deposited Item Charge	\$0.25/item over 50
Excess Activity Fee ³	\$15.00

Business Statement Savings

Minimum to Open	\$100
Monthly Service Charge	\$5.00/month
Minimum Daily Balance to avoid Monthly Service Charge	\$500
Excess Deposited Item Charge	N/A
Excess Activity Fee ³	\$10.00

¹Interest-earning option available to sole proprietors, non-profit organizations and public agencies only. For current interest rates on checking accounts, contact your local branch.

²Analyzed Business Checking charges can be offset with an Earnings Credit Allowance. The Earnings Credit Allowance is calculated based on the average daily positive collective balance less a 10% reserve requirement. This allowance may offset some or all of the monthly service charges. The earnings credit rate may change monthly. If the average daily collected balance in the account is negative, a charge will be assessed against the account equal to the month's highest Prime Rate + 4.00%. The index is the WSJ50 as published in the Money Rates section of the Wall Street Journal. Fees for Interest on Lawyers Trust Accounts (IOLTA) and Interest on Real Estate Trust Accounts (IRETA) are the same as Analyzed Business Checking and charges not offset by the earnings credit will be charged to a second analyzed business checking account tied to the IOLTA or IRETA account.

³Federal regulation limits these accounts to six transfers or withdrawals per statement cycle if preauthorized, automatic, by telephone, or by computer transfer. Withdrawals and transfers are unlimited when made in person, by ATM or for a Sonoma Bank loan payment. When transfer or withdrawal limits are exceeded a fee is assessed according to the current fee schedule. When account limits are continuously exceeded; the account is converted to a transaction account as required by federal regulation.



Account Research	Per Quote	mytaxpayer (Includes federal and state tax payments, fax and mail receipts and quarterly reports)	No charge
ACH Origination		Overdraft consecutive days	\$5.00/a day (after 5 days)
Monthly service charge with Business Net Banking	\$20.00/month	Overdraft protection <i>Transfer from a savings, money market or other checking account</i>	\$7.50/transfer
Maintenance fee – vendor initiated	\$30.00/month	Remote Deposit Capture (RDC) (See Treasury Management Services fee schedule for Remote Deposit pricing)	
Origination per item	\$0.12/item	Returned Deposit Items	
Returned ACH originated item	\$5.50/item	Returned deposit item	\$7.50/item
		Notification: Fax or e-mail	No charge
ATM and Check Card Transaction Fees:		Special instruction processing	\$5.00/month
At any Sonoma Bank ATM	No charge	Duplicate notice	\$10.00/item
At point-of-sale (POS) terminals	No charge	Small Business Online Banking	
At all other ATM terminals ²	\$2.00/transaction	Account access with unlimited Bill Pay	No charge
International ATM/Check Card Transactions	2% of <i>Transaction Value</i>	Stop payment (12 months) <i>Checks, direct debits and bill payments</i>	\$32.00/item
Business Net Banking		Wire Transfer	
Account access	\$20.00/month	Incoming domestic	\$15.00/transfer
Outgoing wire request	\$12.00/item	Incoming international	\$15.00/transfer
Cash Services – Branch		Outgoing domestic	\$25.00/transfer
Coin deposited/sold	\$0.10/roll	Outgoing international	\$30.00/transfer
Currency deposited/sold	\$1.50 / \$1,000	Notification	
Coin bag deposit	\$4.00/bag	fax/email	No charge
Mixed coin bag deposit	\$7.50/bag	Trace/Amendment	\$30.00/request
Partial coin bag deposit	\$7.50/bag	Analyzed Business Fees⁵	
Collection Items		Account Maintenance	\$15.00/month
Items sent for collection (incoming/outgoing)		ACH Debit/Credit	\$0.12/item
Domestic	\$30.00	Deposits Posted	\$0.40/deposit ticket
International	Amounts vary	Checks Paid	\$.16/item
Courier Services	Per quote	Checks Deposited:	
Dormant Account	\$5.50/month	On-Ups	\$0.08/item
<i>(Checking and savings accounts are considered dormant if a deposit or withdrawal has not been made within three years)</i>		Local	\$0.08/item
Insufficient Funds³		Local Fed	\$0.11/item
Overdraft paid item	\$32.00/item	Other District	\$0.11/item
NSF returned item	\$32.00/item	Other Fed	\$0.11/item
Merchant Services⁴		FDIC Assessment	Pass through
Call your local branch to discuss rates and fees			

¹Not all fees may be included. Fees are subject to change without prior notice.

²When using a non-Sonoma Bank ATM, you may be charged a surcharge by the ATM owner. The amount of the surcharge will be disclosed by the ATM owner at the time of the transaction. Transactions may include balance inquiry, deposits, funds transfers and withdrawals.

³Insufficient funds may be created by check, ATM withdrawal, in-person withdrawal, transfer or other electronic means. We will not charge an Overdraft Paid Item Fee if your ending account balance is overdrawn by \$5 or less.

⁴The charges for these services cannot be offset by Earnings Credit Allowance.

⁵Applies only to Analyzed Business Checking accounts. Analyzed Business Checking charges can be offset with an Earnings Credit Allowance. The Earnings Credit Allowance is calculated based on the average daily positive collected balance less a 10% reserve requirement. This allowance may offset some or all of the account maintenance charges. The earnings credit rate may change monthly. If the average daily collected balance in the account is negative, a charge will be assessed against the account equal to the month's highest Prime Rate + 4.00%. The index is the WSJ50 as published in the Money Rates section of The Wall Street Journal.