



SONOMA BANK

Fee Schedule for Business Banking Services Business Checking Accounts

	Business Free Checking	Business Premium Checking	Business Interest Checking¹	Analyzed Business/Public Checking^{1,2}
Monthly Service Charge	No charge	\$15.00/Month	\$15.00/Month	\$14.00/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	\$0.25/deposit ticket
Checks Paid	N/A	N/A	N/A	\$0.15/item
Checks Deposited	N/A	N/A	N/A	On-us/\$0.07/item
				Local/\$0.08/item
				Local Fed/\$0.09/item
				Other Dist./\$0.09/item
				Other Fed/\$0.10/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 Net 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 Sonoma when using a non-Sonoma 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 Sonoma when using a non-Sonoma 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/Public 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/Public 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/Public 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/Public Statement Savings

Minimum to Open	\$100
Monthly Service Charge	\$5.00/monthly
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. Fees for Interest on Lawyers Trust Accounts (IOLTA) and Interest on Real Estate Trust Accounts (IRETA) are the same as Analyzed Business/Public 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. For current interest rates on checking accounts, contact your local branch.

²Analyzed Business/Public 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 + 3.00%. The index is the WSJ50 as published in the Money Rates section of the The Wall Street Journal.

³Federal regulation limits these accounts to six transfers or withdrawals per statement cycle if preauthorized, automatic, by telephone, computer, check or debit card. There is no limit to the number of withdrawals or transfers when made in person, by ATM or for a Sonoma Bank loan payment. When transfer or withdrawal limits are exceeded a notice is sent and a fee 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	No charge
		(Includes Federal and State Tax Payments, Fax and Mail receipts and Quarterly reports)	
ACH Filter & Block		Overdraft consecutive days³	\$5.00/a day (after 5 days)
Monthly service charge	\$20.00/account	Overdraft protection³	\$5.00/transfer
ACH Origination		Remote Deposit Capture (mybank)	
Monthly service charge with Business Net or Corporate Net Banking	\$20.00/month	Monthly service charge	\$30.00/month
Maintenance fee – vendor initiated	\$30.00/month	(For a complete list of Remote Deposit Capture prices please see the Remote Deposit Capture Fee Schedule)	
Origination per item	\$0.12/item		
Returned item	\$5.50/item		
ATM and Sonoma Bank Check Card transaction fees²		Returned Deposit Items	
At any Sonoma Bank ATM	No charge	Returned deposit item	\$5.50/item
At point-of-sale (POS) terminals	No charge	Notification	
At all other ATM terminals	\$2.00/transaction	fax/email	No charge
International ATM/Check Card Transactions	2% of Transaction Value	Special instruction processing	\$5.00/month
		Duplicate notice	\$10.00/item
Business Net Banking		Small Business Net Banking	
Account access	\$20.00/month	Account access with unlimited Bill Pay	No charge
Outgoing wire request	\$12.00/item		
Cash Services – Branch		Stop payment (12 months)	
Coin deposited/sold	\$0.10/roll	(on checks, direct debits and bill payments)	\$29.00/item
Currency deposited/sold	\$1.20 / \$1,000		
<i>Federal Reserve Bank</i>		Wire Transfer	
Coin bag deposit	\$4.00/bag	Incoming domestic	\$12.00/transfer
Mixed coin bag deposit	\$7.50/bag	Incoming international	\$15.00/transfer
Partial coin bag deposit	\$7.50/bag	Outgoing domestic	\$20.00/transfer
		Outgoing international	\$40.00/transfer
Collection Items		Notification	
Items sent for collection (incoming/outgoing)		fax/email	No charge
Domestic	\$30.00	Trace/Amendment	\$30.00/request
International	Amounts vary		
Courier and armored car service	Per quote	Analyzed Business Fees⁵	
		Account Maintenance	\$14.00/month
Dormant Account	\$5.50/month	ACH Debit/Credit	\$.12/item
(Checking and savings accounts are considered dormant if a deposit or withdrawal has not been made within three years)		Deposits Posted	\$0.25/deposit ticket
		Checks Paid	\$.15/item
FDIC Assessment	Pass through	Checks Deposited:	
(Analyzed customers only)		On-Us	\$0.07/item
Insufficient Funds⁴		Local	\$0.08/item
Overdraft paid item	\$29.00/item	Local Fed	\$0.09/item
NSF returned item	\$29.00/item	Other District	\$0.09/item
		Other Fed	\$0.10/item
Merchant Services³			
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 include balance inquiry, deposits, funds transfers and withdrawals.

³The charges for these services cannot be offset by Earnings Credit Allowance.

⁴Insufficient funds may be created by check, ATM withdrawal, in-person withdrawal, or other electronic means.

⁵Applies only to Analyzed Business/Public Checking accounts. Analyzed Business/Public 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 + 3.00%. The index is the WSJ50 as published in the Money Rates section of The Wall Street Journal.