



SONOMA BANK

# Personal Banking Services

Services and Fees	Premium Checking	Interest Checking	Free Checking
Monthly Service Charge	\$15/Month	\$7/Month	No charge
Daily Balance Required to Avoid Monthly Service Charge	\$15,000 minimum combined balances of any deposits/loans <sup>1</sup>	\$1,000 minimum	No
Minimum to Open	\$100	\$100	\$100
Check Card <sup>2</sup>	Yes, Platinum Check Card	Yes	Yes
Paid Interest	Yes, tiered interest (see current rate sheet)	Yes, tiered interest (see current rate sheet)	No
Free Online Banking & Free Bill Pay	Yes	Yes	Yes
Free Sonoma Bank Custom Wallet Checks	Yes	Yes	No
No-Annual-Fee Sonoma Bank Credit Card <sup>3</sup>	Yes	Yes	Yes
Consumer Loan Discount with Autopay <sup>3,4</sup>	Yes	Yes	Yes
Free Notary Service	Yes	Yes	Yes
Free Cashier's Checks	Yes	Yes	Yes <sup>5</sup>
Additional Account Features	<ul style="list-style-type: none"> <li>Free Savings or Money Market Account (limit one; excludes Consumer Relationship Money Market)</li> <li>Free Online Statements with check images</li> <li>Free Safe Deposit Box Rental (small box - upon availability or equivalent discount)</li> <li>No Sonoma Bank transaction charge for using other bank's ATM</li> <li>Reimbursement of up to \$10 per statement cycle for any non-Sonoma ATM fees for withdrawal transactions</li> <li>Bonus CD interest - 0.10% (Bonus interest available on new CD's and at next renewal date of existing CD's. Promotional Certificates of Deposit excluded.)</li> </ul>	<ul style="list-style-type: none"> <li>Free Savings or Money Market Account (limit one; excludes Consumer Relationship Money Market) with minimum \$10 auto transfer from checking to savings per month (excludes online transfers)</li> <li>Free Online Statements with check images</li> <li>\$10 towards Safe Deposit Box Rental</li> </ul> <p>✓ <b>High Balance Benefit Package</b></p> <p>Keep a monthly average balance of \$2,500 or more and receive:</p> <ul style="list-style-type: none"> <li>No Sonoma Bank transaction charge for using other bank's ATM</li> <li>Reimbursement of up to \$10 per statement cycle for any non-Sonoma Bank ATM fees for withdrawal transactions</li> </ul>	<ul style="list-style-type: none"> <li>Free Savings or Money Market Account (limit one; excludes Consumer Relationship Money Market) with minimum \$10 auto transfer from checking to savings per month (excludes online transfers)</li> <li>Free Online Statements with check images</li> </ul>

Power Money Market	Fees
Minimum to Open	\$1,000
Monthly Service Charge	\$10/month
Daily Balance to avoid Monthly Service Charge	\$1,000 minimum
Excess Deposited Item Charge <sup>8</sup>	\$0.25/item over 50
Excessive Activity Fee <sup>7</sup>	\$10
Power Plus Money Market	Fees
Minimum to Open	\$1,000
Monthly Service Charge	\$10/month
Daily Balance to avoid Monthly Service Charge	\$5,000 minimum
Excess Deposited Item Charge <sup>8</sup>	\$0.25/item over 50
Excessive Activity Fee <sup>7</sup>	\$10

Statement Savings <sup>9</sup>	Fees
Minimum to Open	\$100
Monthly Service Charge <sup>6</sup>	\$3/month
Daily Balance to avoid Monthly Service Charge	\$300 minimum
Excessive Activity Fee <sup>7</sup>	\$5
Certificate of Deposit <sup>9</sup>	Fees
Minimum to Open	\$1,000
Monthly Service Charge	None

1. May use combined balances in personal checking, savings, CDs, retirement accounts and qualifying outstanding personal loan and line of credit balances. Excludes mortgage, credit card and business account balances. May combine dollar total of personal accounts of all members of household. The term "household" refers to all persons occupying an individual housing unit, whether a single person or two or more related or unrelated persons.

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

3. Subject to credit approval.

4. Excludes all other offers. See Consumer Rate Guide for current loan rates and details.

5. Maximum of two free cashier's checks per statement cycle for free checking and statement savings customers, otherwise \$7.50 each.

6. No minimum balance or fee for ages 18 & under / 55 & over.

7. Federal 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 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.

8. There is a \$0.25/item over 50 items deposited fee for Power and Power Plus Money Market accounts and all money market specials.

9. May be used for retirement account.



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# Personal Banking Services

## Other Personal Banking Services

<b>Account Research</b>	\$25 per hour	<b>Insufficient Funds<sup>6</sup></b>	
		Overdraft paid item <sup>7</sup>	\$32/item
<b>ATM and Sonoma Bank Check Card Transaction Fees:<sup>1</sup></b>		NSF returned item	\$32/item
At any Sonoma Bank ATM	No charge	<b>Overdraft Protection</b>	\$7.50/transfer
At all other ATM terminals <sup>1</sup>	\$2/transaction <sup>2</sup>	<i>Transfer from a savings, money market or other checking account</i>	
At point-of-sale (POS) terminals	No charge	<b>Returned Deposit Items</b>	\$7.50/item
International ATM/Check Card transactions	2% of transaction value	<b>Safe Deposit Boxes</b>	
<b>Online Banking/Bill Pay</b>	No charge	Annual rental	See branch for fees & availability
<b>Cashier's Checks</b>	No charge <sup>3</sup>	Key deposit	\$15
<b>Cancelled Check Images</b>	\$2/month <sup>4</sup>	Late charge	\$10/ year
<b>Check Printing</b>	Fee depends on style of check ordered	<b>Stop Payment (12 months)</b>	
<b>Collection Items (Incoming/Outgoing)</b>		Checks, direct debits and bill payments	\$32/item
Domestic	\$30	<b>Wire Transfers</b>	
International	Amounts vary	Incoming domestic	\$15/transfer
<b>Coupon/Bonds Collection</b>		Incoming international	\$15/transfer
Per bond	\$30	Outgoing domestic	\$25/transfer
Per returned unpaid coupon	\$20	Outgoing international	\$30/transfer
<b>Dormant Account</b>	\$5.50/month	<b>Wire Trace/Amendment</b>	\$30/transfer
<i>(Checking and Savings accounts are considered dormant if a deposit or withdrawal has not been made within three years.)</i>			
<b>Garnishment</b>			
Garnishment process fee	\$75/each <sup>5</sup>		
Levy	\$75/each <sup>5</sup>		

1. When using a non-Sonoma Bank ATM terminal, you may be charged a surcharge by the ATM owner. The amount of the fee will be disclosed by the terminal owner at the time of transaction. Transactions include balance inquiry, deposits, funds transfers and withdrawals.
2. Premium Checking customers receive this service for free. Free Checking and Interest Checking customers receive this service for free if they maintain an average monthly balance of \$2,500 or more.
3. Maximum of two free cashier's checks per statement cycle for Free Checking and Statement Savings customers, otherwise \$7.50 each.
4. Interest Checking and Premium Checking customers receive this service for free.
5. Account holder will agree to pay the lesser of the amount stated in this fee schedule or the amount otherwise permitted by law.
6. Insufficient 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. We will not charge you more than six Overdraft Paid Item Fees or NSF Returned Item Fees in one business day on your account.
7. Overdraft paid item fees will not occur on ATM and everyday check card transactions unless you authorize us to pay overdrafts on these transactions.