

Welcome to beneficial banking™

ONE PACIFICCOAST BANK

SCHEDULE OF FEES



Effective January 2012

ONE PACIFIC COAST BANK

Schedule of Fees

Effective January 2012

- 1 Personal
- 4 Business
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PERSONAL SCHEDULE of FEES

Effective
January 2012

Account Miscellaneous Fees	
Cashier's Check	\$5/each
Check Printing Charge	price varies by style ordered
Check/Statement Photocopy	\$3/each
Deposit Error Correction	\$3/item
Deposit Verification	\$15/each
Dormant Account Fee	\$5/month
Endorsement Stamp	cost
Excessive Transaction Fee (Market Access Accounts)	\$5/withdrawal over 6 per statement cycle
Excessive Transaction Fee (Savings Accounts)	\$2/withdrawal over 6 per statement cycle
Fax - Domestic	\$3 - 1 st page/\$1 each thereafter
Fax - International	\$5 - 1 st page/ \$1 each thereafter
IRA Transfer	\$30/transfer
Legal Process	\$50/legal process
Money Order	\$2/each
New Account Closure (within 180 days)	\$25
Notary Fees (Bank documents only)	no charge
Photocopies	\$1
Plastic Deposit Bags	\$30/100 + shipping
Printed Deposit Tickets	price varies by style ordered
Research Fee	\$35/hour (1 hour minimum)
Shipping (courier/messenger/overnight/U.S.mail)	as billed/cost
Special Hold Statement	\$5/statement/month
Special/Duplicate Statement	\$5/statement
Stop Payment Order	\$10/stop payment order
Stop Payment - Cancellation	\$10/cancellation
Telephone Transfers	\$5/transfer
ACH	
ACH Stop Payments/Cancellations	\$25/each
ATM FEES	
Out-of-network ATM Card Activity Charge	\$1/withdrawal
Out-of-network ATM Terminal Surcharge	fee varies by institution per transaction
Replacement Card	\$5
Replacement Card - Rush	varies, as quoted

PERSONAL		Effective
SCHEDULE of FEES ~ CONTINUED		January 2012
Bill Pay Fees		
Bill Pay Checks (over 25 per month)		\$0.50 /each (over 25 per month)
Stop Payment & Re-issue (overnight delivery additional cost)		\$25/each + delivery cost
Re-issued Check Overnight Delivery		\$25/each
Retail Bill Pay		no charge
PayPeople (Zash pay)		\$0.50/transaction
CD ROM - Check Images		
Set-up Fee		\$25/customer
CD ROM - Monthly		\$40/CD/month
CD ROM - Special Request (one-time, single CD; no set-up fee)		\$75/each
Collections		
Incoming		\$15/each + outgoing wire fee (if applicable)
Domestic - Outgoing		\$25/each + mail/courier cost (if applicable)
International - Outgoing		\$45/each + mail/courier cost (if applicable)
Night Deposit Service Fees (Seattle & Ilwaco only)		
Bags		1 st bag free, \$15 thereafter
Night Depository Key		1 st one free, \$10 thereafter
Online Banking		
Retail Online Banking		no charge
Overdraft / NSF / Unavailable Processing		
Overdraft/NSF Charge - Paid Item		\$25/item
Non-Sufficient Fund Fee - Returned Item		\$25/item
Unavailable Funds - Paid Item		\$25/item
Unavailable Funds - Returned Item		\$25/item
Retail Customer Maximum		\$75/day
Overdraft Protection Transfers		
Overdraft Protection Transfer (with signed Agreement) - Retail Customer		no charge
Returned (Deposited) Item		
Deposit Item Returned Fee		\$5/each

PERSONAL SCHEDULE of FEES ~ CONTINUED		Effective January 2012
Safe Deposit Box		
3 x 5		\$75/year
5 x 5		\$100/year
3 x 10		\$125/year
5 x 10		\$150/year
10 x 10		\$200/year
Lost Key		locksmith fee + \$25
Forcible Entry		locksmith fee + \$25
Delinquency Fee (30 days past due)		\$2.50/each 30-day past due period
Wire Transfers: DOMESTIC		
Incoming Wire Transfer with EMAIL or FAX Notification		\$12/wire
Outgoing - Manual with EMAIL or FAX Notification		\$25/wire
Outgoing - Automatic Standing Transfer (AST)		\$15/wire
Wire Transfers: INTERNATIONAL		
Incoming Wire Transfer with EMAIL or FAX Notification		\$18/wire
Outgoing - Manual with EMAIL or FAX or MAIL Notification		\$40/wire
Wire Transfers: General Fees		
CANCELLATION with EMAIL or FAX Notification		\$25/wire
INVESTIGATION with EMAIL or FAX Notification		\$25/wire
Duplicate Wire Notification		\$5

BUSINESS/NONPROFIT SCHEDULE OF FEES

Effective
January 2012

Account Miscellaneous Fees	
Armored Car	contract cost+15%
Cashier's Check	\$5/each
Check Printing Charge	price varies by style ordered
Check/Statement Photocopy	\$3/each
Courier	contract cost+15%
Debit/Checks Paid	\$0.12/item
Deposit Error Correction	\$3/item
Deposit Tickets/Credits	\$1.10/item
Deposit Verification	\$15/each
Deposited Item	\$0.12/item
Dormant Account Fee	\$5/month
Duplicate Wire Notification (fax, email, U.S. mail)	\$5
Electronic Credit	\$0.10/item
Electronic Debit	\$0.10/item
Endorsement Stamp	cost
Excessive Transaction Fee (Market Access Accounts)	\$5/withdrawal over 6 per statement cycle
Excessive Transaction Fee (Savings Accounts)	\$2/withdrawal over 6 per statement cycle
Fax - Domestic	\$3 - 1 st page/\$1 each thereafter
Fax - International	\$5 - 1 st page/\$1 each thereafter
Legal Process	\$50/legal process
New Account Closure (within 180 days)	\$25
Notary Fees (Bank Documents only)	no charge
Photocopies	\$1
Plastic Deposit Bags	\$30/100 + shipping
Printed Deposit Tickets	price varies by style ordered
Research Fee	\$35/hour (1 hour minimum)
Shipping (courier/messenger/overnight/U.S. mail)	as billed/cost
Special Hold Statement	\$5/statement/month
Special/Duplicate Statement	\$5/statement
Stop Payment Order	\$10/stop payment order
Stop Payment - Cancellation	\$10/cancellation
Telephone Transfers	\$5/transfer

BUSINESS/NONPROFIT SCHEDULE OF FEES ~ CONTINUED		Effective January 2012
ACH		
ACH Stop Payments/Cancellations		\$25/each
ATM Fees		
Out-of-network ATM Network Card Activity Charge		\$1/withdrawal
Out-of-network Bank ATM Terminal Surcharge		fee varies by institution per transaction
Replacement Card		\$5
Replacement Card - Rush		varies as quoted
Business Bill Pay Fees (see BusinessView Schedule of Fees)		
Cash Vault Services - Change Orders		
Currency Fee		\$1.20 per \$1000 deposited/provided
Standard Change Order		\$6/order
Brinks Cash Vault Services		
Adjustments		\$5/adjustment
Coin Verification - Bags Containing Wrapped Coin		\$4/bag
Coin Verification - Non-Standard Bags of Coin Deposited		\$3/bag
Coin Verification - Standard Bags of Coin deposited		\$0.75/bag
Coin Wrapping		\$0.07/wrap
Coin Wrapping - Boxes		\$0.21/per 1/2 box
Non-Standard Change Order		\$7/order
Non-Brinks Carrier Delivery to Brinks Cash Vault		\$2/item received
Research (waived if Brink's error)		\$45/hour
Rolled Coin Deposited		\$0.10/roll
Rolled Coin Provided (branch)		\$0.10/roll
Standard Change Order		\$6/order
CD ROM - Check Images		
Set-up Fee		\$25/customer
CD ROM - Monthly		\$40/CD/month
CD ROM - Special Request (one-time, single CD; no set-up fee)		\$75/each
Collections		
Incoming		\$15/each + outgoing wire fee (if applicable)
Domestic - Outgoing		\$25/each + mail/courier cost (if applicable)
International - Outgoing		\$45/each + mail/courier cost (if applicable)

BUSINESS/NONPROFIT SCHEDULE OF FEES ~ CONTINUED		Effective January 2012
Line of Credit Sweep		
Set-up Fee		\$25
Line of Credit Sweep		\$150/month
Lockbox		
Lockbox Remittance Service (available with BusinessView Package B or C)		as billed/cost
Night Deposit Service Fees (Ilwaco only)		
Bags		1st bag free, \$15 thereafter
Night Depository Key		1st one free, \$10 thereafter
OPCB SweepNOW (Nonprofits & Sole Proprietors)		
Set-up Fee		\$25
DDA TARGET BALANCE: \$100K		\$25/month
Online Banking		
Business Online Banking		see BusinessView Schedule
Overdraft / NSF / Unavailable Processing		
Overdraft/NSF Charge - Paid Item		\$25/item
Non-Sufficient Fund Fee - Returned Item		\$25/item
Business Customer Maximum		\$150/day
Commercial Customer on Account Analysis Maximum		unlimited
Overdraft Interest		16%
Unavailable Funds - Paid Item		\$25/item
Unavailable Funds - Returned Item		\$25/item
Business Customer Maximum		\$150/day
Business Uncollected Funds Interest		16%
Overdraft Protection Transfers		
Overdraft Protection Transfer Set-up Fee - Business Accounts (signed Agreement required)		\$25
Returned (Deposited) Item		
Deposit Item Returned Fee		\$5/each

BUSINESS/NONPROFIT SCHEDULE OF FEES ~ CONTINUED		Effective January 2012
Safe Deposit Box		
3 x 5		\$75/year
5 x 5		\$100/year
3 x 10		\$125/year
5 x 10		\$150/year
10 x 10		\$200/year
Lost Key		locksmith fee + \$25
Forcible Entry		locksmith fee + \$25
Delinquency Fee (30 days past due)		\$2.50/each 30-day past due period
Wire Transfers: DOMESTIC		
Incoming Wire Transfer with EMAIL or FAX Notification		\$12/wire
Outgoing - Manual with EMAIL or FAX Notification		\$25/wire
Outgoing - Automatic Standing Transfer (AST)		\$15/wire
Wire Transfers: INTERNATIONAL		
Incoming Wire Transfer with EMAIL or FAX Notification		\$18/wire
Outgoing - Manual with EMAIL or FAX Notification		\$40/wire
Duplicate Wire Notification		\$5
Wire Transfers: General Fees		
CANCELLATION with EMAIL or FAX Notification		\$25/wire
INVESTIGATION with EMAIL or FAX Notification		\$25/wire
Duplicate Wire Notification		\$5
Zero Balance Accounting		
Set-up Fee		\$25
Master Account + 2 Subsidiary Accounts		\$25/month
Additional Accounts		\$10/account/month

BUSINESSVIEW® ONLINE SCHEDULE OF FEES

Effective
January 2012

BusinessView ONLINE SERVICES

PACKAGE A	\$10/set-up
Package A includes: <ul style="list-style-type: none"> • Balance & Transaction Reporting (up to 3 accounts) • Loan Reporting • Paid Check Image Retrieval • Bill Pay Optional: (additional fees apply) <ul style="list-style-type: none"> • BusinessView Banker (Remote Deposit Capture)* * subject to transaction fees	\$19/month
PACKAGE B	\$25/set-up
Package B includes <ul style="list-style-type: none"> • Balance & Transaction Reporting (up to 3 accounts) • Loan Reporting & Transfers* • Paid Check Image Retrieval • Stop Payments* • Internal Transfers* • Bill Pay Optional: (additional fees apply) <ul style="list-style-type: none"> • BusinessView Banker (Remote Deposit Capture)* • Additional Accounts (over 3) * subject to transaction fees	\$29/month
PACKAGE C	\$50/set-up
Package C includes: <ul style="list-style-type: none"> • Balance & Transaction Reporting (up to 5 accounts) • Loan Reporting & Transfers* • Paid Check Image Retrieval • Stop Payments* • Internal Transfers* • Bill Pay Optional: (additional fees apply) <ul style="list-style-type: none"> • BusinessView Banker (Remote Deposit Capture)* • Wire Transfers (Outgoing)* • ACH (Automated Clearing House) Origination* • Positive Pay* • Additional Accounts (over 5) *subject to transaction fees	\$89/month
Additional Accounts	\$5/month/ account
Internal Transfers/Loan Transfers (applies to Checking Account in transaction)	\$1/checking account/transfer
Stop Payments	\$10/stop payment order
User Set-up	\$6/user set-up

BUSINESS VIEW ONLINE ~ CONTINUED
SCHEDULE OF FEES

Effective
January 2012

OPTIONAL SERVICES	
ACH Origination (Available with Package C only)	
ACH Standard Set-up (CCD+, PPD+, Tax)	\$25/set-up
ACH Standard Origination Module (CCD+, PPD+, Tax)	\$25/month
ACH Enhanced Set-up (additional SEC codes)	\$25/set-up
ACH Enhanced Origination Module (additional SEC codes)	\$10/month
ACH Prefunding Set-up	\$25/set-up
ACH Transactions	\$0.10/item
ACH Notification of Change (NOC)	\$3/item
Business Bill Pay	
Non Sufficient Funds Fee	\$30/each
Stop Payment & Re-issue (overnight delivery additional cost)	\$25/each + delivery cost
Re-issued Check Overnight Delivery	\$25/each
BusinessView Banker - Remote Deposit Capture	
Set-up - On-site Bank Installation	\$125/set-up
BusinessView Banker Module	\$100/month scanner installed
BusinessView Banker Scanning Device	as quoted/per device
Checks Captured	\$0.12/item
Deposit Slips Captured	\$0.50/deposit
BusinessView Banker for Small Business	
Set-up - Self- installation with User Guides	\$75/set-up
Set-up - On-site Bank Installation	\$125/set-up
Module	\$50/month/account
Checks Captured	\$0.60/item above 100 per month
Positive Pay (Available with Package C only)	
Positive Pay Set-up	\$75/set-up/account
Positive Pay Module	\$75/month/account
Issuance File (per item)	\$0.10/item
Exception Item Paid/Returned	\$0.75/each
Wire Transfer- Outgoing (Available with Package C only)	
Wire Transfer Set-up	\$25/set-up
Wire Transfer Module	\$25/month
Outgoing Domestic Wires w/EMAIL or FAX notification	\$15/wire

BUSINESSVIEW® ONLINE NONPROFITS SCHEDULE of FEES

Effective
January 2012

BusinessView ONLINE SERVICES FOR NONPROFITS

PACKAGE A

Package A includes: <ul style="list-style-type: none"> • Balance & Transaction Reporting (up to 3 accounts) • Loan Reporting • Paid Check Image Retrieval • Bill Pay Optional: (additional fees apply) <ul style="list-style-type: none"> • BusinessView Banker (Remote Deposit Capture)* * subject to transaction fees	\$19/month
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PACKAGE B

Package B includes: <ul style="list-style-type: none"> • Balance & Transaction Reporting (up to 3 accounts) • Loan Reporting & Transfers* • Paid Check Image Retrieval • Stop Payments* • Internal Transfers* • Bill Pay Optional: (additional fees apply) <ul style="list-style-type: none"> • BusinessView Banker (Remote Deposit Capture)* • Additional Accounts (over 3) * subject to transaction fees	\$29/month
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PACKAGE C

Package C includes: <ul style="list-style-type: none"> • Balance & Transaction Reporting (up to 5 accounts) • Loan Reporting & Transfers* • Paid Check Image Retrieval • Stop Payments* • Internal Transfers* • Bill Pay Optional: (additional fees apply) <ul style="list-style-type: none"> • BusinessView Banker (Remote Deposit Capture)* • Wire Transfers (Outgoing)* • ACH (Automated Clearing House) Origination* • Positive Pay* • Additional Accounts (over 5) * subject to transaction fees	\$89/month
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Additional Accounts	\$5/month/account
Internal Transfers/Loan Transfers (applies to checking account in transaction)	\$1/checking account/transfer
Stop Payments	\$10/stop payment order
User Set-up	\$6/user set-up

BUSINESS VIEW ONLINE NONPROFITS ~ CONTINUED
SCHEDULE OF FEES

Effective
January 2012

OPTIONAL SERVICES

ACH Origination (available with Package C only)	
ACH Standard Set-up (CCD+, PPD+, Tax)	\$25/set-up
ACH Standard Origination Module (CCD+, PPD+, Tax)	\$25/month
ACH Enhanced Set-up (additional SEC codes)	\$25/set-up
ACH Enhanced Origination Module (additional SEC codes)	\$10/month
ACH Prefunding Set-up	\$25/set-up
ACH Transactions	\$0.10/item
ACH Notification of Change (NOC)	\$3/item
Business Bill Pay	
NSF Fee	\$30/each
Stop Payment & Re-issue (overnight delivery additional cost)	\$25/each + delivery cost
Re-issued Check Overnight Delivery	\$25/each
BusinessView Banker - Remote Deposit Capture	
Set-up - On-site Bank Installation	\$125/set-up
BusinessView Banker Module	\$100/month/ scanner installed
BusinessView Banker Scanning Device	as quoted/per device
Checks Captured	\$0.12/item
Deposit Slips Captured	\$0.50/deposit
BusinessView Banker for Small Business	
Set-up - Self- installation with User Guides	\$75/set-up
Set-up - On-site Bank Installation	\$125/set-up
Module	\$50/month/account
Checks Captured	\$0.60/item above 100 per month
Positive Pay (available with Package C only):	
Positive Pay Set-up	\$75/set-up/account
Positive Pay Module	\$75/month/account
Issuance File (per item)	\$0.10/item
Exception Item Paid/Returned	\$0.75/each
Wire Transfer- Outgoing (available with Package C only):	
Wire Transfer Set-up	\$25/set-up
Wire Transfer Module	\$25/month
Outgoing Domestic Wires with EMAIL or FAX Notification	\$15/wire

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HOURS

Monday - Thursday, 9 AM to 4 PM

Friday, 9 AM to 5 PM

**The mission of
One PacificCoast Bank, FSB, is
to build prosperity in our communities
through beneficial banking services
delivered in an economically and
environmentally sustainable manner.**

Member FDIC
 Equal Housing Lender
Community Development Financial Institution (CDFI)

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