

# OneCal Bank Schedule of Fees: Personal

Effective March 13, 2008

<b>Account Miscellaneous Fees</b>	
Cashier's Check	\$4.00/each
Check Printing Charge	Price varies by style ordered
Check/Statement Photocopy	\$3.00/each
Deposit Error Correction	\$3.00/item
Dormant Account Fee	\$2.00/mo.
Endorsement Stamp	Cost + 15%
Excessive transaction fee (Market Access accounts)	\$2.00/withdrawal over 3/mo.
Excessive transaction fee (Savings accounts)	\$2.00/withdrawal over 6/mo.
Legal Process	\$45.00/legal process
Money Order	\$1.00/each
Notary Fees (Bank Documents only)	FREE
Printed Deposit Tickets	Price varies by style ordered
Research fee	\$25.00/hour
Shipping	As billed/cost
Special Hold Statement	\$5.00/account
Special Statement Handling	\$3.00/statement
Stop Payment Order	\$10.00/stop payment order
Stop Payment - Cancellation	\$8.00/cancellation
Telephone Transfers	\$5.00/transfer

<b>ATM</b>	
ATM Network - Card Activity Charge	\$1.00/withdrawal
ATM Balance Inquiry Charge	\$.50/inquiry
ATM Rejected Transaction	\$.50/rejected transaction
Foreign Bank ATM Terminal Surcharge	Per use (fee varies by institution)

<b>Collections</b>	
Incoming	\$10.00/ea + outgoing wire fee (if applicable)
Domestic - Outgoing	\$15.00/ea + mail/courier cost (if applicable)
International - Outgoing	\$30.00/ea + mail/courier cost (if applicable)

<b>DSV - Dual Signature Verification</b>	
Set-up Fee	\$50.00/account
Consumer Checking Account	\$100.00/month
Consumer Money Market Account	\$30.00/month

<b>Online Banking</b>	
Retail Online Banking	Free
Retail Billpay	\$5.00/mo.

OneCal Bank Schedule of Fees effective March 13, 2008, continued...

<b>Overdraft / NSF / Unavailable Processing</b>	
Overdraft/NSF Charge - Paid Item	\$25.00/item
Non-Sufficient Fund Fee - Returned Item	\$25.00/item
Unavailable Funds - Paid Item	\$25.00/item
Unavailable Funds - Returned Item	\$25.00/item
Retail Customer Maximum	\$75.00/day

<b>Returned (Deposited) Item</b>	
Deposit Item Returned Fee	\$5.00/each
Fax Notification	\$3.00/each
Phone Notification	\$5.00/notification

<b>Safe Deposit Box</b>	
3 x 5	\$75.00/year
5 x 5	\$100.00/year
3 x 10	\$125.00/year
5 x 10	\$150.00/year
10 x 10	\$200.00/year
Lost Key	Locksmith fee + \$25.00
Forcible Entry	Locksmith fee + \$25.00
Delinquency Fee (30 days past due)	\$2.50/each 30 day past due period

<b>Super NOW Sweep - (Friends &amp; Supporters)</b>	
Checking Collected Target Balance: \$10K	\$0
Checking Collected Target Balance: <\$10k	\$50.00/account
Sweep Account Debit/Sweep Account Credit	1.00/each transaction

<b>Wire Transfers: INCOMING</b>	
Domestic Wire Transfer (includes EMAIL or FAX notification)	\$12.00/wire
Domestic Wire Transfer (with MAIL notification)	\$14.00/wire
Domestic Wire Transfer (with PHONE & MAIL notification)	\$19.00/wire
Incoming - International (with EMAIL or FAX notification)	\$18.00/wire
Incoming - International (with MAIL notification)	\$20.00/wire
Incoming - International (with PHONE & MAIL notification)	\$25.00/wire

<b>Wire Transfers: OUTGOING</b>	
Outgoing - Domestic - Manual (with EMAIL or FAX notification)	\$25.00/wire
Outgoing - Domestic - Manual (with MAIL notification)	\$27.00/wire
Outgoing - Domestic - Manual (with PHONE & MAIL notification)	\$32.00/wire
Outgoing - Domestic - Automatic Standing Transfer (AST)	\$15.00/wire
Outgoing - Domestic - CANCELLATION (with EMAIL or FAX notification)	\$25.00/wire
Outgoing/Incoming - Domestic - INVESTIGATION (with EMAIL or FAX notification)	\$25.00/wire
Outgoing - International - Manual (with EMAIL or FAX or MAIL notification)	\$35.00/wire
Outgoing - International - Manual + PHONE notification	\$40.00/wire