

# Our Services & Fees

*Effective February 2012*



# Table of Contents

## Consumer Checking Accounts

Select Checking .....	3
Money Smart Checking.....	3
Student Smart Checking.....	3

## Interest Bearing Accounts

Plus Checking .....	3
Leisure Line Checking.....	3
Interest Checking .....	3

## Consumer Savings Plans

Linked Savings.....	4
Tiered Savings.....	4
Money Market Savings.....	4
High Yield Money Market Savings.....	4
Christmas Savings Account .....	4
Certificates of Deposit .....	4
Retirement Accounts .....	5

## Consumer Electronic Banking

Online Banking for Consumers .....	5
Bill Pay Services.....	5
Automated Telephone Banking .....	5
Mobile Banking.....	5

## Consumer Loan Services

Personal .....	5
New and Used Auto Loans.....	5
Motorcycle, Boat and RV.....	5
Home Equity Loans and Lines of Credit .....	5
Home Mortgage Loans (Purchases and Refinances) .....	5
Construction Loans (Personal Residence) .....	5
Automatic Cash Reserve (ACR) .....	5
VISA® Card .....	5

## Business Checking Accounts

Analysis Business Checking .....	6
Premium Business Checking.....	6
Basic Business Checking.....	6
Public Funds Checking.....	6
Non-Profit Business Checking.....	6

## Interest Bearing Accounts

Business Interest Analysis Checking.....	7
Business Interest Checking.....	7
Public Funds Interest Checking.....	7

**Business Savings Plans**

Business Savings .....7  
Business Money Market Investment (MMI) .....7  
Business Premier Money Market Investment (MMI) .....8  
Business High Yield Money Market Investment (MMI) .....8  
Certificates of Deposit .....8  
Retirement Accounts .....8  
Public Funds Savings.....8

**Business Electronic Banking and Cash Management Services**

Online Cash Management for Businesses .....9  
BusinessVue.....9  
BusinessVue Plus .....9  
BusinessVue Pro.....9  
QuickBooks Access .....9  
Bill Pay Services.....9  
Automated Telephone Banking .....9  
Mobile Banking for Sole Proprietors .....9

**Business Loan Services**

Credit Lines .....10  
Equipment Loans and Leasing .....10  
Crop Loans .....10  
Construction Financing.....10  
Commercial Real Estate Loans .....10  
Small Business Loans (SBA).....10  
Truck and Auto Loans .....10  
Automatic Cash Reserve (ACR) .....10  
Business VISA® Card.....10

**Additional Services**

24-hour Telephone Banking .....11  
Automated Teller Machine (ATM) .....11  
Bank by Mail .....11  
Check Card and Business Check Card .....11  
Check Safekeeping and Copies.....11  
Combined Monthly Statements.....11  
Direct Deposit.....11  
OnGuard & OnGuard Plus.....11  
Overdraft Protection Service.....11  
Payment Order of Items ..... 11-12  
Overdraft Privilege .....12  
Travelers' Cheques.....12

**Service Fees** ..... 13-15

Our Green Mission Statement .....16

# Addendum to Our Services and Fees Booklet

## Effective February 2012

This information replaces the verbiage on page 9 referencing Business Electronic Banking and Cash Management Services. This addendum is effective through March 23, 2012:

### Business Electronic Banking

#### Online Cash Management for Businesses

##### View Only eCash

View real-time online account balances. No monthly maintenance fee.

##### Basic eCash

The convenience of real-time online banking with access to comprehensive cash management tools:

- Have support for unlimited accounts
- Make scheduled/unscheduled loan payments
- View account and loan history
- Draw on your line of credit
- Unlimited free stop payments
- Reconcile account activity
- Import/export account information

No setup fee. No monthly maintenance fee.

##### Value Added eCash

Enjoy all the same services offered with Basic eCash plus support for more complex transactions. With Value Added eCash, you will also have a Cash Management Officer assigned to your account.

In addition to all of the features of Basic eCash, you can:

- Initiate electronic payments or deposits (ACH) .....\$10.00/mo
- Pay federal taxes electronically .....\$0
- Stop Payment .....\$5.00
- Initiate domestic & international wire transfers..... \$10.00/mo plus
  - Domestic .....\$10.00/wire
  - International .....\$15.00/wire
- Positive Pay..... \$100.00/mo
- Lock Box .....\$100/mo plus \$.30/payment and \$.04 for hand-keyed items

No setup fee. No monthly maintenance fee.

**QuickBooks Access**.....\$4.00/mo.

##### BillPay Services

Business .....\$5.95/mo.

- TCB Payables – Up to 10 transactions.  
43¢ per additional transaction.

**For more information visit any of our branches or call (800) 922-8742.**



# Consumer Checking Accounts

## Select Checking

An account that's all about choice, convenience and flexibility! **Select** a way to waive the \$5 monthly maintenance fee by accomplishing at least one of the following requirements each qualification cycle: direct deposit(s) totaling \$500 or more, at least 6 qualifying point of sale (POS) transactions, certain transaction fees of \$25 or more (including *Stop Payments, Automated Clearing House (ACH) Return Items, NSF Checks/Overdrafts, Outgoing Wire Transfers & Legal Process*) or by maintaining a \$500 minimum balance. All transactions must post and clear per qualification cycle. The minimum opening deposit for this account is \$100.

## Money Smart Checking

An account designed to provide customers with the tools and know-how to get back on track financially! A monthly maintenance fee of \$7 will apply. This account does not come with checks, and is only accessible using an ATM card or by making over-the-counter withdrawals at one of our branches. This account is not eligible for Overdraft Privilege or electronic BillPay services. The minimum opening deposit for this account is \$100.

## Student Smart Checking

An account developed to help high school students learn how to manage their money. An educational CD focusing on money managing tools and skills specific to this age group is provided with each new account! There are no minimum balance requirements and no monthly maintenance fees. This account does not come with checks and is only accessible using an ATM card or by making over-the-counter withdrawals at one of our branches. This account is not eligible for Overdraft Privilege or electronic BillPay services. A parent or guardian is required for customers under age 18. The minimum opening deposit for this account is \$25.

## Interest Bearing Accounts<sup>4</sup>

### Plus Checking

Checking **Plus** interest *and* ways to waive...wow! Reward yourself with the checking account that pays you with interest rates that are tiered based on the account balance. When required account transaction activities are accomplished, premium interest is earned on the first \$25,000, and a lower tier of interest is earned on balances above \$25,000. Additionally, when the required transaction activities are accomplished the \$8 monthly maintenance fee is waived and you are eligible for refunds on ATM fees nationwide.

To earn the higher rates of interest, ATM refunds, and waive the \$8 monthly maintenance fee the following banking activities must be accomplished during a qualification cycle: at least 12 Qualifying Point of Sale (POS) Transactions and at least 1 Automated Clearing House (ACH) electronic credit or debit must post and clear per qualification cycle. (Example: Direct Deposit or Electronic Bill Payment). If these activities are not accomplished during a qualification cycle a base rate of interest will be paid on the account balance and an \$8 monthly maintenance fee will apply. The minimum opening deposit for this account is \$100.

To be eligible for this account you must have a valid email address and receive your statements electronically each month using a Tri Counties Bank Online Banking venue. If we are unable to successfully deliver your statement notification by email, the account may convert to Select Checking.

### Leisure Line Checking

The account with everything you need including extra value-added benefits. No monthly maintenance fee with \$100 minimum daily balance. Earn daily interest with \$1,000 minimum balance and higher interest with a daily balance of \$2,500. Complimentary Leisure Line checks, insurance, travel discounts and more. \$7/month<sup>1</sup> maintenance fee if daily balance falls below minimum. The minimum opening deposit for this account is \$100.

### Interest Checking

No monthly maintenance fee with \$2,500 minimum daily balance. Earn interest on daily balance—no minimum balance required to earn interest. Unlimited check writing. \$10/month<sup>1</sup> maintenance fee if daily balance falls below minimum. The minimum opening deposit for this account is \$100.

# Consumer Savings Plans<sup>4</sup>

## Linked Savings

No monthly maintenance fee. No minimum balance required to earn interest. Earn interest based on the daily collected balance. This account links directly to a checking account to allow transfers of funds between accounts. A \$10 fee is charged each time funds automatically transfer to cover an overdraft. Please refer to "Overdraft Protection Service" in this booklet for more information about this service. Transfers from a money market account to another account or to third parties by preauthorized, automatic, savings, overdraft protection, telephone, point-of-sale (POS) transactions or computer transfer or by check, draft, or similar order to third parties are limited to six (6) per statement cycle. If you exceed these transfer limits, we may close the account, impose a fee and/or change the account to a non-interest bearing demand deposit account if you are not eligible for an interest bearing demand deposit account. No excessive withdrawal fees. The minimum opening deposit for this account is \$100.

## Tiered Savings

No monthly maintenance fee with \$100 minimum daily balance. \$5 monthly maintenance fee if collected daily balance falls below \$100. Tiered interest is compounded daily and paid monthly. No minimum balance required to earn interest. Transfers from a Savings account to another account or to third parties by preauthorized, automatic, savings overdraft protection, telephone, or computer transfer or by check, draft, or similar order to third parties are limited to six (6) per statement cycle. If you exceed these transfer limits, we may close the account, impose a fee and/or change the account to a non-interest bearing demand deposit account if you are not eligible for an interest-bearing demand deposit account. Savings Account point-of-sale ("POS") transactions are not permitted. No excessive withdrawal fees. The minimum opening deposit for this account is \$100.

## Money Market Savings

No monthly maintenance fee with \$2500 minimum daily collected balance. \$10 monthly maintenance fee applies if daily collected balance falls below minimum. Earn tiered interest based on the daily collected balance. Transfers from a money market account to another account or to third parties by preauthorized, automatic, savings, overdraft protection, telephone, point-of-sale (POS) transactions or computer transfer or by check, draft, or similar order to third parties are limited to six (6) per statement cycle. If you exceed these transfer limits, we may close the account, impose a fee and/or change the account to a non-interest bearing demand deposit account if you are not eligible for an interest bearing demand deposit account. A \$10 charge will apply for each withdrawal and/or transfer that exceeds the monthly limit. The minimum opening deposit for this account is \$100.

## High Yield Money Market Savings

No monthly maintenance fee with \$2500 minimum daily collected balance. \$10 monthly maintenance fee applies if daily collected balance falls below minimum. Earn tiered interest based on the daily collected balance. Interest will not be earned on any day that does not meet the \$25,000 minimum daily balance requirement. Transfers from a money market account to another account or to third parties by preauthorized, automatic, savings, overdraft protection, telephone, point-of-sale (POS) transactions or computer transfer or by check, draft, or similar order to third parties are limited to six (6) per statement cycle. If you exceed these transfer limits, we may close the account, impose a fee and/or change the account to a non-interest bearing demand deposit account if you are not eligible for an interest bearing demand deposit account. A \$10 charge will apply for each withdrawal and/or transfer that exceeds the monthly limit. The minimum opening deposit for this account is \$25,000.

## Christmas Savings Account

No maintenance fee. Interest compounded daily and paid annually. Open accounts at anytime and make contributions until October 31st.

## Certificates of Deposit

\$1,000 minimum deposit. Terms from 1 month to 5 years. Interest compounded daily.

## Retirement Accounts

We offer Traditional, Roth, Education and Simplified Employee Pension (SEP) plan types. Use our savings products or certificates of deposit to invest in your retirement plan.

### Savings Products:

\$250 minimum deposit to open. Interest compounded daily.

### Certificate of Deposit:

\$1,000 minimum deposit to open any 1, 3, or 5 year term account. Interest compounded daily.

### Annual Fees: assessed annually on December 31st:

Traditional, Roth, Education, SEP, (Per plan) .....	\$15.00
Periodic Distribution Setup <sup>5</sup> .....	\$15.00
Partial Distribution <sup>5</sup> /Transfers .....	\$7.50
Termination: Lump Sum Distribution/Transfer out.....	\$20.00
Legal Processes (Per item) .....	\$75.00
(Attachments, levies, garnishments)	

<sup>1</sup>Includes Check Safekeeping (up to 36 imaged copies are available at no charge each year) or choose to get imaged checks back with your statement for \$2 per month.

<sup>4</sup> Current interest rates are available at your local branch.

<sup>5</sup> Fees are waived on mandatory and normal distributions. Any other fees will be deducted from the distribution, unless paid separately.

## Consumer Electronic Banking

### Online Banking for Consumers

Log on and see how easy online banking can be at [www.tricountiesbank.com](http://www.tricountiesbank.com). Imaged checks available online.

### Bill Pay Services

Consumer..... \$0

- Access any of your online Tri Counties Bank checking accounts to pay your bills using checks or electronic payments all from one convenient screen.

### Automated Telephone Banking 800.922.8742

### Mobile Banking

## Consumer Loan Services

Personal

New and Used Auto Loans

Motorcycle, Boat and RV

Home Equity Loans and Lines of Credit

Home Mortgage Loans (Purchases and Refinances)

Construction Loans (Personal Residence)

Automatic Cash Reserve (ACR)

VISA® Card – see our product brochures

# Business Checking Accounts

## Analysis Business Checking

For businesses that have high transaction activity or require special servicing. Earn credit on your account balances to offset fees.

### Analysis Fees:

Chargeback Fee .....	\$10.00
Collection Charges - incoming & outgoing	
Domestic .....	\$15.00 plus destination fees
International .....	\$30.00 plus destination fees
Courier Fees .....	Varies
Maintenance Per Month .....	\$15.00
Per Check Deposited .....	\$.10
Per Deposit .....	\$1.25
Per Check Paid .....	\$.13
Cash Handling - Cash Provided and Deposited .....	\$1.25 per \$1,000.00
Stop Payments .....	\$25.00
If Amount or Check # Missing .....	\$30.00
Wire Transfer Fees - Incoming .....	\$15.00
Outgoing Domestic .....	\$30.00
Outgoing International .....	\$35.00

### Earnings Credit

Credit calculated on average collected balance minus 10% reserves times earning rate. The minimum opening deposit for this account is \$100.

## Premium Business Checking

Includes up to 200 paid items, including ACH Debits, Checks, POS transactions and ATM Withdrawals, and up to 20 Deposits with unlimited ACH credits each statement period.<sup>2</sup> Maintain a \$4,000 minimum daily balance and pay no monthly maintenance fee. \$20/month if daily balance falls below minimum. The minimum opening deposit for this account is \$100.

Cash Handling Fee: \$1.25 per \$1,000. Using a formula of \$1.25 per \$1,000 in cash, a cash handling fee is assessed at cycle time for every cash transaction made during the statement cycle.

An example of this calculation would be:

Cash Deposit of \$1446.41

$\$1446.41/1000 \times \$1.25 = \$1.80$  Cash Handling Fee

## Basic Business Checking

Includes up to 75 paid items, including ACH Debits, Checks, POS transactions and ATM Withdrawals, and up to 15 Deposits with unlimited ACH credits each statement period.<sup>2</sup> Maintain a \$2,500 minimum daily balance and pay no monthly maintenance fee. \$15/month if daily balance falls below minimum. The minimum opening deposit for this account is \$100.

## Public Funds Checking

No monthly maintenance fee with \$2,500 minimum daily balance. \$10.95/month maintenance fee if daily balance falls below minimum. The minimum opening deposit for this account is \$100.

## Non-Profit Business Checking

No monthly maintenance fee with \$1,000 minimum daily balance. \$15/month maintenance fee if daily balance falls below minimum. The minimum opening deposit for this account is \$100.

## Interest Bearing Accounts<sup>4</sup>

### Business Interest Analysis Checking<sup>1</sup>

For businesses with high activity levels and high average balances. Accounts **earn interest** daily on account balances to offset fees.

#### Analysis Fees:

Chargeback Fee .....	\$10.00
Collection Charges - incoming & outgoing	
Domestic .....	\$15.00 plus destination fees
International .....	\$30.00 plus destination fees
Courier Fees.....	Varies
Maintenance Per Month .....	\$26.00
Per Check Deposited.....	\$.10
Per Deposit .....	\$1.25
Per Check Paid.....	\$.13
Cash Handling - Cash Provided and Deposited .....	\$1.25 per \$1,000.00
Stop Payments.....	\$25.00
If Amount or Check # Missing.....	\$30.00
Wire Transfer Fees - Incoming.....	\$15.00
Outgoing Domestic.....	\$30.00
Outgoing International.....	\$35.00

Attention: By choosing this interest bearing account, you are not eligible to receive unlimited FDIC deposit insurance as you would for all funds in a non-interest bearing account through December 31, 2012. You are eligible for FDIC's standard coverage of \$250,000.

### Business Interest Checking

Includes up to 75 paid items, including ACH Debits, Checks, POS transactions and ATM Withdrawals, and up to 15 Deposits with unlimited ACH credits each statement period.<sup>3</sup> Maintain a \$3,000 minimum daily balance and pay no monthly maintenance fee. \$15/month maintenance fee if daily balance falls below minimum. Earn interest daily—no minimum balance required to earn interest. The minimum opening deposit for this account is \$100.

### Public Funds Interest checking

No monthly service charge with \$2,500 minimum daily balance. Earn interest daily—no minimum balance required to earn interest. Unlimited check writing. \$10/month<sup>1</sup> maintenance fee if daily balance falls below minimum. The minimum opening deposit for this account is \$100.

## Business Savings Plans<sup>4</sup>

### Business Savings

No monthly maintenance fee with \$300 minimum daily balance. Interest compounded daily, paid monthly—no minimum balance required to earn interest. Two complimentary withdrawals or transfers per month. A \$1 fee will be imposed for additional withdrawals. \$5/month maintenance fee if daily balance falls below minimum. Savings account point-of-sale transactions are not permitted. The minimum opening deposit for this account is \$100.

### Business Money Market Investment (MMI)

No monthly maintenance fee with \$2500 minimum daily collected balance. \$10 monthly maintenance fee applies if daily collected balance falls below minimum. Earn tiered interest based on the daily collected balance. Transfers from a money market account to another account or to third parties by preauthorized, automatic, savings, overdraft protection, telephone, point-of-sale (POS) transactions or computer transfer or by check, draft, or similar order to third parties are limited six (6) per statement cycle. If you exceed these transfer limits, we may close the account, impose a fee and/or change the account to a non-interest

bearing demand deposit account if you are not eligible for an interest bearing demand deposit account. A \$10 charge will apply for each withdrawal and/or transfer that exceeds the monthly limit. The minimum opening deposit for this account is \$100.

### **Business Premier Money Market Investment (MMI)**

No monthly maintenance fee with \$10,000 minimum daily collected balance. \$10 monthly maintenance fee applies if daily collected balance falls below minimum. Earn tiered interest based on the daily collected balance. Transfers from a money market account to another account or to third parties by preauthorized, automatic, savings, overdraft protection, telephone, point-of-sale (POS) transactions or computer transfer or by check, draft, or similar order to third parties are limited six (6) per statement cycle. If you exceed these transfer limits, we may close the account, impose a fee and/or change the account to a non-interest bearing demand deposit account if you are not eligible for an interest bearing demand deposit account. A \$10 charge will apply for each withdrawal and/or transfer that exceeds the monthly limit. The minimum opening deposit for this account is \$10,000.

### **Business High Yield Money Market Investment (MMI)**

No monthly maintenance fee with \$2500 minimum daily collected balance. \$10 monthly maintenance fee applies if daily collected balance falls below minimum. Earn tiered interest based on the daily collected balance. Interest will not be earned on any day that does not meet the \$25,000 minimum daily balance requirement. Transfers from a money market account to another account or to third parties by preauthorized, automatic, savings, overdraft protection, telephone, point-of-sale (POS) transactions or computer transfer or by check, draft, or similar order to third parties are limited six (6) per statement cycle. If you exceed these transfer limits, we may close the account, impose a fee and/or change the account to a non-interest bearing demand deposit account if you are not eligible for an interest bearing demand deposit account. A \$10 charge will apply for each withdrawal and/or transfer that exceeds the monthly limit. The minimum opening deposit for this account is \$25,000.

### **Certificates of Deposit**

\$1,000 minimum deposit. Terms from 7 days to 5 years. Interest compounded daily.

### **Retirement Accounts**

We offer Simplified Employee Pension (SEP) plans. For more information regarding retirement accounts please refer to the Consumer Savings Plan section of this booklet.

### **Public Funds Savings**

No quarterly maintenance fee with \$300 minimum daily balance. Interest compounded daily, paid monthly. Two free withdrawals or transfers per month. A \$1 fee will be imposed for each additional withdrawal. \$5/month maintenance fee if daily balance falls below minimum.

<sup>1</sup>Includes Check Safekeeping (up to 36 imaged copies are available at no charge each year) or choose to get imaged checks back with your statement for \$2 per month.

<sup>2</sup> Fees assessed for excess activity: \$0.15 per check paid; \$1.25 per deposit.

<sup>3</sup> Fees assessed for excess activity: \$0.20 per check paid; \$1.25 per deposit.

<sup>4</sup> Current interest rates are available at your local branch.

# Business Electronic Banking and Cash Management Services

## Online Cash Management for Businesses

### BusinessVue

View real-time online account balances. No monthly maintenance fee.

- **Business BillPay Services**..... \$5.95/mo.  
Up to 10 transactions per month. A 43¢ fee will be imposed for each additional transaction.

### BusinessVue Plus

View real-time online banking for an unlimited number of accounts with access to comprehensive cash management tools that allow you to:

- Transfer funds between accounts
- Make scheduled/unscheduled loan payments
- View account and loan history
- Draw on your line of credit
- Reconcile account activity
- Import/export account information
- QuickBooks interface ..... \$4 per month
- Initiate online stop payment ..... \$5 per each

*Note: Significant savings compared to standard fees for this service.*

*Please see Service Fees section of this booklet for more information.*

### BusinessVue Pro

Enjoy all the same services offered with BusinessVue Plus with additional support for more complex transactions. With BusinessVue Pro, you will also have a Cash Management Officer assigned to your account.

In addition to the features of BusinessVue Plus, BusinessVue Pro offers the ability to:

- Pay federal taxes electronically
- Initiate electronic payments or deposits (ACH) ..... \$10 per month
- Initiate domestic & international wire transfers..... \$10 per month  
Plus: \$10 per domestic wire and \$15 per international wire  
*Note: Significant savings compared to standard fees for this service.*  
*Please see Service Fees section of this booklet for more information.*
- Positive Pay\*<sup>1</sup> ..... \$100 per month

### Optional Cash Management Services

- Lock Box\*\* ..... \$100 per month plus \$.30 per payment and  
an additional \$.04 for hand-keyed items
- Express Deposit Capture\* ..... \$25 per month plus \$25 per month for each scanner

**QuickBooks Access**..... \$4.00/mo.

### Automated Telephone Banking 800.922.8742

### Mobile Banking for Sole Proprietors

\*Available only with Analysis Business, Business Interest Analysis, and Premium Business checking accounts.

\*\*Available only with Analysis Business Checking.

<sup>1</sup>BusinessVue Pro is required to access Positive Pay.

## **Business Loan Services**

Credit Lines

Equipment Loans & Leasing

Crop Loans

Construction Financing

Commercial Real Estate Loans

Small Business Loans (SBA)

Truck and Auto Loans

Automatic Cash Reserve (ACR)

VISA® Card – see our product brochures

## Additional Services

**24-hour Telephone Banking Service: 895-8742 (Chico Area) or 800 922 8742 (Toll-free)**

**Automated Teller Machine (ATM)**

**Bank by Mail**

**Check Card and Business Check Card**

Use your Check Card at ATMs, Point-of-Sale machines, and pay for purchases without writing a check everywhere VISA® is accepted.

**Check Safekeeping and Copies**

With safekeeping we'll store your imaged checks safe from fire, theft, or misplacement. Check safekeeping is included with all accounts (up to 36 imaged copies are available at no charge each year) or you can choose to get imaged checks back with your statement for \$2 per month.

**Combined Monthly Statements**

Review all of your accounts at a glance!

**Direct Deposit**

Enjoy the convenience of having your paychecks, social security or retirement checks deposited directly into your account.

**OnGuard & OnGuard Plus**

The strength of comprehensive fraud protection plus money saving extras! OnGuard is designed to protect program members against the ever-growing threat of identity theft. Our comprehensive program covers members in the unfortunate event that fraud occurs, while also providing fraud prevention and detection services to help stop identity theft before it happens.\*

One-Time Enrollment Fee

OnGuard ..... \$5.00

OnGuard Plus..... \$8.00

Monthly Membership Fee

OnGuard ..... \$5.00

OnGuard Plus..... \$8.00

\* See OnGuard & OnGuard Plus product brochures for more information.

**Overdraft Protection Service**

Arrange to have your overdrafts covered by a savings or checking account. \$10/transfer. Some restrictions apply. Also see Overdraft Privilege.

**Payment order of items** - Items presented for payment on a single banking day will be debited from your Account in the following order of priority:

- (1) Cash paid items
- (2) Point-of-Sale (POS) transactions and ATM withdrawals will be debited in the order received by us.
- (3) Electronic debits through Online Banking, Mobile Banking, Cash Management, 24 hour Telephone Banking.
- (4) Electronically converted and Automated Clearing House (ACH) items including TCB Payables BillPay payments.
- (5) Checks will be debited in numerical sequence. This means that the **LOWEST** check number will be paid **FIRST** and then paid in sequence to the highest check number presented.

Writing checks in the sequence you wish for them to be paid will enable you to determine which of your checks are paid first. We encourage you to keep accurate records and practice good account management. This will help you to avoid writing checks or drafts without sufficient funds and incurring the resulting fees.

**OVERDRAFT PRIVILEGE** - Whether your overdrafts are paid is discretionary and we reserve the right not to pay them. We may refuse to pay any or all overdraft(s) for you at any time, even though we may have previously paid overdrafts for you (whether under the *Overdraft Privilege*, or otherwise). For example, we typically do not pay overdrafts if your account is not in "good standing," or you are not making regular deposits, or you have too many overdrafts. *However, if you maintain your account in good standing (defined as making regular deposits and bringing your account to a positive balance, including payment of all financial institution fees charged to your account, at least once every 30 days) and there are no legal orders outstanding, we may approve your reasonable overdrafts as a non-contractual courtesy.*

After your account has been open for at least 60 days, and you qualify for this service, an *Overdraft Privilege* limit may be assigned to your account. As long as you maintain your account in good standing, we may honor overdrafts up to the assigned limit. Normally, we will not approve an overdraft for you in excess of the pre-determined limit assigned to your account, plus our applicable Overdraft fee(s). Based on our analysis, the *Overdraft Privilege* limit may change without notice to you.

More than one overdraft fee may be assessed per day, depending on the number of checks presented and/or other withdrawals made from your account. Any fees charged for items or transactions presented against your account will be subtracted from your available balance (which may include your *Overdraft Privilege*). For information regarding the order in which items are presented for payment, please refer to the PAYMENT ORDER OF ITEMS section above. We reserve the right to change this order without notice to you if we suspect fraud or possible illegal activity affecting your account. Also, please be aware that the order of payment of items may create multiple overdrafts during a single banking day for which you will be charged our standard overdraft fee (see the Service Fee Schedule) for each overdraft whether paid or returned. This fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means. The amounts of any overdraft plus our overdraft fee(s) that you owe are immediately due and payable with or without demand. You will be notified by mail of any overdraft items we have paid or returned; however, we have no obligation to notify you before we pay or return any item(s).

There is no monthly maintenance fee associated with *Overdraft Privilege* and no interest or daily fee will be charged on the overdraft balance. If there is an overdraft paid by us on an account with more than one (1) owner on the signature card, each owner and agent, if applicable, shall be jointly and severally liable for such overdraft plus our overdraft fee(s) regardless of who created the overdraft. We will recover overdrafts, which are not repaid as provided above, pursuant to the section entitled "FEES & CHARGES/ LIABILITY/ATTORNEY'S FEES".

Call your branch or Telephone Banking Center for your *Overdraft Privilege* limit.

Use of *Overdraft Privilege* constitutes your agreement we will not be liable to you for any loss or damage based on a claimed reliance that any item(s) which overdraft your account will be paid. You further agree to indemnify and hold us harmless from any such claims for loss or damage made by others.

And finally, remember that *Overdraft Privilege* should **not** be viewed as an incentive to overdraw your account. As always we encourage you to manage your finances responsibly. In the event you would like us to have this service removed from your account, you can do so by calling 800-922-8742 or by visiting any one of our branch locations.

LIMITATIONS: Available for accounts in good standing. Tri Counties Bank reserves the right to limit participation to one account per household and to discontinue this program without prior notice.

## Travelers' Cheques

## Service Fees

Account Closure by Mail .....	\$6.00
ACH Return Items .....	\$29.50
ACR Cash Advance Fee .....	\$5.00
ATM Access Fee - Tri Counties Bank Machine .....	\$0
ATM Access Fee - Non-Tri Counties Bank Machine	
Balance Inquiry .....	\$1.00
Withdrawal .....	\$1.00
Bill Pay Services	
Consumer - Tri Counties Bank BillPay .....	\$0
Additional Services	
• External Transfers	
Incoming .....	\$0
Outgoing .....	\$2.00/ea.
• Overnight Checks .....	\$15.00/ea.
• Same Day Electronic Payments .....	\$10.00/ea.
• ZashPay .....	\$1.00/ea.
Business - TCB Payables, Up to 10 transactions .....	\$5.95/mo.
More than 10 transactions .....	\$43/ea.
Additional Services	
• Written Correspondence to Payee .....	\$15.00
• Per Proof of Payment (Not necessitated by a dispute) .....	\$15.00
• Payments Returned Due to Customer Error .....	\$5.00
Professional Line of Credit	
• Annual Fee .....	\$150.00
• Transaction Fee Advance .....	\$5.00
• Over Limit Fee .....	\$29.00
Chargeback Fee (Returned Deposit Item) .....	\$100.00/ea.
Check Reproductions .....	\$3.00/ea.
(3/mo. or 36 complimentary check reproductions yearly with Check Safekeeping)	
Checks Cashed for Non-Customers .....	\$5.00
Check Printing .....	Varies depending on style and quantity ordered
Collection Charges - Incoming and Outgoing	
Domestic .....	\$15.00 plus destination fees
Foreign .....	\$30.00 plus destination fees
Checks - Temporary (first five no charge) .....	\$1.00
Courier Fees .....	Varies per vendor and location
Early Closure Fee	
New accounts closed within 90 days .....	\$10.00
Fax Machine Use - First Page .....	\$5.00
Each Additional Page .....	\$1.00

Installment Collections.....	Refer to vendor's schedule
Legal Processes (per item).....	\$75.00
(Attachments, levies & garnishments)	
Merchant Card Services	
Set Up .....	Refer to vendor's schedule
POS Set Up for existing MC/VISA Merchants .....	Refer to vendor's schedule
NSF Checks/Overdrafts.....	\$29.50
Maximum/Day (6 items) .....	\$177.00
Night Deposit	
Zipper/Lock Bag - Annual Fee (Per bag).....	\$25.00 per bag
Zipper/Lock Bag Purchased.....	Discontinued
Disposable Bag Annual Fee .....	\$0
Depository Replacement Key .....	\$5.00
Overdraft Transfer Fee from Savings Account <u>or</u> Linked Deposit Account .....	\$10.00
Official Items	
Official Checks .....	\$6.00
Official Checks (replacement "in kind") .....	\$12.00
Official Check Photocopies .....	\$5.00
Official Check Overnight Photocopies .....	\$20.00
Reconcile Statement for Customer .....	\$35.00/hr.
Replacement Check Fee ("in lieu of" - for merchants).....	\$25.00
Research Requests .....	\$35.00/hr.
Safe Deposit Box/Self Service Box	
<b>Annual Rental Charges - Based on availability</b>	
Safe Deposit Box	
2 x 5 .....	\$25.00
3 x 5 .....	\$40.00
4 x 5 .....	\$50.00
5 x 5 .....	\$55.00
2 3/4 x 5 1/4.....	\$40.00
3 x 10.....	\$60.00
5 x 10 .....	\$75.00
6 x 10.....	\$80.00
7 x 10 .....	\$85.00
9 x 10.....	\$110.00
10 x 10 .....	\$120.00
10 1/2 x 10.....	\$120.00
5 x 11 1/2.....	\$80.00
10 x 11 1/2.....	\$125.00
15 x 20 1/2.....	\$300.00
16 x 47 .....	\$500.00
16 x 31 .....	\$400.00
16 x 16 .....	\$300.00
5 x 16.....	\$130.00
7 1/2 x 16.....	\$150.00
17 x 15 .....	\$275.00
17 x 17 .....	\$300.00

Self Service Box	
3 x 5 .....	\$50.00
5 x 5 .....	\$60.00
3 x 10.....	\$75.00
5 x 10.....	\$85.00
Lost Safe Deposit Box Key Replacement Fee..... (At time of box surrender)	\$15.00
Forced Box Fee .....	Varies
Special Statements (Branch).....	\$5.00
Special Statements (Automated 24-Hour Telephone Banking).....	\$3.00
Special Statement Online.....	\$0
Stop Payments.....	\$25.00
If Amount or Check # Missing.....	\$30.00
Sweep Account Fee - Per Sweep transaction .....	\$ .50
Target Balance Account Fee - Per Target Balance transaction .....	\$ .50
Telephone Transfers (Handled by Banker).....	\$5.00
Telephone Transfers (Automated 24-Hour Telephone Banking).....	\$0
Verification of Deposit.....	\$10.00
Research and Verification .....	\$35.00/hr
(\$35.00 minimum)	
Wire Transfer Fees	
Incoming .....	\$15.00
Outgoing Domestic.....	\$30.00
Outgoing International .....	\$35.00

## Our Green Mission Statement:



Tri Counties Bank is committed to significantly reducing the environmental footprint of our business and becoming a community leader in sustainability by:

- ▶ finding eco-friendly solutions
- ▶ innovating and facilitating green business practices
- ▶ educating and encouraging our employees, customers and vendors to practice green behaviors
- ▶ leading by example

This booklet is printed on Forest Stewardship Council (FSC) certified 100% post consumer recycled paper.

FSC is a program dedicated to protecting the world's forests and the people and wildlife that live within them. In order to use the FSC logo as an "environmental claim" on printed media, the product must have flowed through the FSC "chain-of-custody" from the FSC-certified forest, to a paper manufacturer, merchant, and finally, the printer who has FSC chain-of-custody certification.

# We're here for you

Whether you have questions about your account or need help making a transaction, we're here to serve you. With real people ready to help. Contact us in the way that's most convenient for you.

The Tri Counties Bank Telephone Banking Center provides banking services and support day or night from the convenience of your home or office.

**Automated Customer Service Line .....(800) 922-8742**

Available 24 hours a day, 7 days a week. You may also speak to a banker from 7:00 a.m. until 8:00 p.m. Monday through Friday, Saturday 9:00 a.m. - 7:00 p.m. and Sunday 11:00 a.m. - 5:00 p.m.

**Tri Counties Bank Online ..... [www.tricountiesbank.com](http://www.tricountiesbank.com)**

**Para Español (Spanish Speaking Customers) ... (800) 922-8742**

**Investment Services ..... (866) 822-4753**