



SCHEDULE OF FEES
EFFECTIVE DECEMBER 7, 2009

SERVICE	FEE
Account Balancing	(Per hour) \$35.00
ACH Item Returned	\$6.00
ATM Card Replacement	\$5.00
Cashier's Check	\$6.00
Check Reject Fee	(Per item) \$5.00
Collections – Incoming	\$20.00
Collections – Outgoing	\$20.00
Collections – Coupon Redemption	(Per envelope) \$15.00
Deposited Item Returned	\$6.00
Documentary Collections – US Dollars	(Advice – Outgoing) \$100.00 (Advice – Incoming) \$75.00 (Amendments) \$25.00 (SWIFT Message – Per message) \$25.00 (Courier – Domestic) \$25.00 (Courier – International) \$50.00
Excessive Transactions (MMA and Savings)	\$15.00
Fax Service – Incoming and Outgoing	(Per page) \$1.00
Foreign Checks	\$10.00
Foreign Currency	1% of currency exchanged
Foreign Drafts	\$50.00
Hold/Undeliverable Mail	(Per account) \$5.00
Legal Process	\$75.00
Night Deposit	(Annual Fee) \$35.00 (Lock bag) \$25.00 (Key Replacement) \$5.00 (Per signature) \$10.00
Notary Fee	\$2.00
Notice of Dormancy	
NSF Transactions – Checks Paid/Unpaid	(Per item) \$27.00
Overdraft	(Per day after the 5 th day of overdraft) \$5.00
Overdraft Transfer	(from Savings) \$15.00
Post Dating Notice	\$6.00
Premature Account Closing	(Within 90 Days of Opening) \$15.00
Purchase/Sale of Securities	\$35.00
Record Research	(Per hour) \$35.00 (Per document copy) \$1.00
Safe Deposit Boxes (Per year)	2x5 – 3x5 \$40.00 5x5 \$55.00 3x10 \$80.00 5x10 – 6x10 \$95.00 (available at the Santee Office) 7x10 \$90.00 9x10 \$120.00 10x10 \$145.00 15x10 \$160.00 (available at the Downtown San Diego Office) 15x32 \$150.00 (Lost Key) \$15.00 (Forced entry) \$35.00 plus costs (over three) \$7.00
<i>Subject to availability</i>	
Savings Withdrawal	
Special Statement	\$5.00
Stop Payment – Cashier's Check	\$30.00
Stop Payment Order – New Order or Renewal Order	\$6.00
Stop Payment Order – Online (Telebank or VIPbanker™)	\$6.00
Telephone Transfer	\$5.00
Traveler's Cheques / Traveler's Cheques for 2	1% of amount
Gift Checks	\$2.50
VIPbanker™ Online Banking – Basic Business Plan	No Monthly Access or Per Account Charge
VIPbanker™ Online Banking – Basic Corporate Service Plan*	(Monthly for First Account) \$25.00 (Monthly each Additional Account) \$5.00 (not to exceed \$125)
<i>(Applies to Account Analysis Relationships)</i>	
VIPbanker™ Online Banking – Corporate Service Plan Options	(Wire Transfer Module Monthly) \$25.00 (US Funds Wire Transfer Each) \$8.50 (ACH Origination Module Monthly) \$30.00 (Remote Deposit) \$50.00 (Positive Pay) \$25.00 <i>No Monthly Charge</i>
VIPbanker™ Online Banking – Home	
Wire Transfers – Domestic	\$30.00
Wire Transfers – Foreign	\$40.00
Wire Transfers – Incoming	\$10.00

*Please refer to the VIPbanker™ Online Banking Price Guide for more detailed information.

** Plus costs per Deposit Account Agreement and Disclosure.

The above fees are subject to change.

