



DEPOSIT ACCOUNT FEE SCHEDULE

(Effective January 31, 2022)

GENERAL FEES AND CHARGES

Account Closed Within 90 Days	\$20.00
ATM/Debit Card Services	
ATM Access at Non-Pacific Alliance Bank	No Charge (Reimbursed up to 5 times per month Foreign ATM surcharge)
Card Replacement	\$5.00
Collections	
Incoming	\$25.00
Outgoing	\$25.00
Foreign – Incoming	\$30.00
Foreign – Outgoing	\$30.00
Dormant Account	
Escheatment Notice (As allowed for by applicable State Law)	\$2.00 (current)
Excessive Withdrawal (Savings & Money Market Accounts)	\$10/transaction when exceeds 6 per month
Individual Retirement Accounts (IRA)	
Annual Trustee Fee	\$12.00
IRA Account Closing Fee	\$20.00
IRA Set Up Fee	\$25.00
Legal Process	\$50.00/occurrence
Miscellaneous/Other Fees	
Bill Payment	\$4.99/month
Cashier's Check	\$5.00
Checks Cashed for Non-Customer	\$5.00
Check & Deposit Slip Printing	Fee varies
Counter Check	\$0.50/check
Non-Sufficient/Uncollected Funds & Return Item Charges	
Non-Sufficient/Uncollected Funds – Paid Item*	\$25.00/item (Daily Maximum \$200.00)
Non-Sufficient/Uncollected Funds – Unpaid Item	\$25.00/item (Daily Maximum \$200.00)
Deposited Check Returned	\$5.00
Deposited Return Item – Re-Clear Arrangement	\$1.00/item
Foreign Returned Item	\$10.00 (plus other bank charges)
Research	
Labor Per Hour or Fraction Thereof	\$35.00
Photocopy	\$1.00/page
Safe Deposit Boxes	
3 x 5	\$30.00/year
3 x 10	\$45.00/year
5 x 5 (Rowland Heights Branch Only)	\$60.00/year
5 x 10	\$90.00/year
10 x 10	\$120.00/year
(Annual Rent Does Not Include Applicable Sales Tax)	
Key Deposit	\$20.00
Key Replacement	\$25.00
Box Force Open	\$125.00
Statements	
Hold Statement	\$20.00
Multiple Mailing	\$5.00
Stop Payment (New or Renewal)	
ACH or Checks	\$15.00
Range of Checks	\$30.00
Wire Transfers	
Incoming Wire – Domestic & Foreign	\$10.00
Outgoing Wire – Domestic	\$25.00
Outgoing Wire – Foreign	\$30.00
Verification of Deposit	\$10.00

*The fee applies to overdrafts created by check, in-person withdrawal, or other electronic means





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BUSINESS ACCOUNT FEES AND CHARGES

Business Account Analysis The Bank reserves the right to review the activity of any business account, and to conduct full service analyses of business accounts to determine monthly charges. The account analysis system calculates an earnings credit on the average collected balance, less legal reserves, and compares such credit to the total charges computed. If the charges total more than the earnings credit, the account is charged the difference. The fees listed below are specific to business accounts.

Account Maintenance (per Account)	\$15.00
Account Reconciliation (when available)	
Monthly Maintenance	\$30.00
Paid Items	\$0.10/item
Positive Pay	\$25.00
Issues Diskette/Tape (each)	\$20.00
0 to 500 Deposited Items	\$150.00
501 to 1,000 Deposited Items	\$200.00
1,001 to 2,000 Deposited Items	\$300.00
2,001 to 3,000 Deposited Items	\$400.00
3,001 to 4,000 Deposited Items	\$500.00
ACH Debit or Credit	\$0.15
Automated Clearing House (ACH) Origination (Payroll & Taxes)	
Installation Fee (One Time)	\$175.00
Monthly Maintenance	\$25.00
Per File Transmission	\$25.00
Credits/Debits Originated	\$0.15
Notice of Change	\$3.00
Returns	\$3.00
Checks Deposited	\$0.15
Checks Paid	\$0.15
Coin and Currency	
Change Order	\$3.00
Coin Deposited (per roll)	\$0.10
Standard Bag	\$3.00
Mixed Bag	\$5.00
Coin Furnished (per roll)	\$0.10
Coin Furnished (per box)	\$3.00
Currency Deposited or Furnished (per \$1,000)	\$1.00
Courier Bag (each)	\$25.00
Courier Setup Cost	\$25.00
Courier Services	Quoted by Courier Services
Deposits	\$1.50
Fax Per Page	\$1.00
FDIC Insurance Coverage Rate (per \$1,000)	Current Rate
Remote Deposit Service (RDC)	
RDC Installation/Setup	\$100.00
Monthly Maintenance	\$50.00
Monthly Equipment Rental	\$50.00
Early Termination	\$200.00
<i>(if accounts are closed within 6 months from start of service)</i>	
Reserve Requirement	10%
Statements	
Image Package	\$75.00
CD-ROM (each)	\$25.00
Sweep (per account)	\$20.00
Tokens (Business Online Banking)	\$25.00/each
Zero Balance Accounts	
Concentration Account	\$25.00
Zero Accounts (each)	\$15.00

