



Luther Burbank®

Savings

Schedule of Fees for Business Accounts

We may deduct amounts you owe us, such as fees and charges from your account(s) with us.

General Fees

Account Reconciliation (<i>per hour</i>).....	\$ 50.00
Check Printing/Deposit Slips.....	varies with style
Deposit Item Returned (<i>per item</i>).....	\$ 20.00
Legal Process (<i>per request</i>).....	\$ 75.00
<i>(garnishment, levy or other legal order)</i>	
Money Market Savings & Money Market Checking Accounts	
Excessive Activity Fee (<i>per item</i>).....	\$ 15.00
Record Search/Research	
<i>(per hour, one hour minimum)</i>	\$ 50.00
Special Statement Fee.....	\$ 5.00
Stop Payment (<i>ACH or check</i>).....	\$ 30.00
Wire Transfer (<i>domestic</i>)	
Incoming.....	\$ 10.00
Outgoing.....	\$ 35.00

Debit Card Fees

Replacement Card.....	\$ 5.00
Rush Replacement Card.....	\$ 80.00

Collection Processing

Domestic	
Incoming.....	\$ 50.00
Outgoing (<i>plus correspondent bank fees</i>).....	\$ 15.00
International	
Incoming.....	\$ 60.00
Outgoing (<i>plus correspondent bank fees</i>).....	\$ 30.00

Non-Sufficient Funds (NSF)/Overdraft Fees

We will not charge a fee when an overdraft is created by an ATM withdrawal or one-time POS.

You will be charged a non-sufficient funds (NSF) fee each time an item is presented against non-sufficient funds whether we pay the item and overdraw your account or we return the item unpaid, even if the item has been previously presented against non-sufficient funds. Examples of items that may create non-sufficient funds include check, in-person withdrawal, transfer, recurring debit card and other electronic transactions. The payment of transactions into overdraft is discretionary, which means we do not guarantee that we will authorize and pay any type of item. You may refer to the account disclosure for transaction posting order. An NSF fee will not be charged on an item which would cause your balance at the end of the day to be overdrawn by \$10 or less.

Overdraft (<i>fee per item paid</i>).....	\$ 30.00
Returned Item (<i>fee per item returned unpaid</i>).....	\$ 30.00
Automated Clearing House (ACH) Items	
ACH OD/NSF (<i>charge per item paid</i>).....	\$ 30.00
ACH Return (<i>charge per item returned unpaid</i>).....	\$ 30.00

Online Banking

Monthly Service Fee.....	no charge
Stop Payment (<i>paper check</i>).....	\$ 30.00

Cash Management Service Fees

Security Token (<i>per token</i>).....	\$ 17.00
<i>(no charge for first two tokens)</i>	
ACH Originations	
Monthly Service Fee.....	\$ 15.00
ACH Chargeback (<i>per item</i>).....	\$ 30.00
ACH Unauthorized Entry Fee.....	\$ 40.00
Wire Transfer Services	
Monthly Service Fee.....	\$ 15.00
Online Banking Wire (<i>outgoing</i>).....	\$ 20.00
Remote Deposit Capture	
Monthly Service Fee.....	\$ 35.00
Monthly Service Fee with Scanner.....	\$ 75.00
One-Time Setup Fee.....	\$ 50.00

Positive Pay

Monthly Service Fee.....	\$ 42.00
One-Time Setup Fee.....	\$ 150.00

Additional Fees

Account Verification Letter (<i>per item</i>).....	\$ 10.00
Cashier's Check.....	\$ 10.00
Endorsement Stamp.....	per catalog pricing
Special Cash Order (<i>per order</i>).....	\$ 75.00

NSF Daily Maximum (<i>up to seven items</i>).....	\$ 210.00
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Effective February 1, 2020.

