PLUMAS BANK Member FDIC

Business SERVICE FEES AND CHARGES

Checking Accounts

Local Business Checking

Minimum opening balance $100
Minimum daily balance to avoid monthly service fee $2,000
Total allowance of checks deposited (non-Plumas Bank) and allowance of checks paid combined, included in monthly service fee 150
Allowance of check deposited (Plumas Bank) included in monthly service fee ..... No limit
Charge per item for activity in excess of allowance $0.20
Monthly service fee* $12
Non-eStatement service fee $5
eStatements required to avoid monthly service fee for certain waived account types only or a $5 monthly non-eStatement fee will apply.

Premium Business Checking

Minimum opening balance $100
Minimum daily balance to avoid monthly service fee $5,000
Allowance of checks deposited (non-Plumas Bank) included in monthly service fee 150
Allowance of checks deposited (Plumas Bank) included in monthly service fee ..... No Limit
Allowance of checks paid included in monthly service fee 150
Charge per item for activity in excess of allowance $0.20
Monthly service fee* $18

Business Money Market/Sweep

Minimum opening balance $100
Minimum daily balance to avoid monthly service fee $5,000
Allowance of checks deposited (Plumas Bank and non-Plumas Bank) ..... No Limit
Allowance of checks paid or in-person cash withdrawals included in monthly service fee 50
Charge per statement cycle for activity in excess of allowance $10
Monthly service fee* $15

Business Sweep Accounts

Business Money Market Sweep monthly service fee $25
Zero Balance Account monthly service fee $25

Analysis Business Checking

Money Service Business (MSB) monthly service fee $100
Private Automated Teller Machine (ATM) monthly service fee $100
Additional charges may apply. See Statement of Analysis Service Charges.

For a complete schedule of fees and charges, please contact your branch.

** Check image fee add $2 per statement.*

Savings Deposit Accounts

Regular Savings

Minimum opening balance $100
Monthly service fee $5
Minimum daily balance to avoid monthly service fee $300
Each withdrawal in excess of 6 per statement cycle $7.50
A withdrawal is defined as any of the following transactions: Transfers in person, in person cash withdrawal, transactions by mail, telephone transfers, to purchase a cashier's check from a savings account, transfers from a savings account to an account at another institution or third parties by preauthorization, automatic ACH, or Online Banking.

Certificate of Deposit

Minimum opening balance $500

Safe Deposit Boxes

Automatic Annual Fees

2" x 5" box $30
3" x 5" box $40
4" x 5" box $50
5" x 5" box $60
3" x 10" box $70
5" x 10" box $80
6" x 10" box $90
7" x 10" box $95
9" x 10" box $100
10" x 10" box $110
Lost Key ..... $15 each
Drilling cost ..... Actual cost
Manual billing fee ..... Additional $10

DIS-5076BUS Effective 5/1/2025

PLUMAS BANK Member FDIC

Business SERVICE FEES AND CHARGES

Account Service Fees

Applies to all deposit accounts, as appropriate

ATM/Check Card/HSA Card Foreign fee ..... $2 each
ATM/Check Card/HSA Card replacement ..... $5 each card
Account closure fee (If closed within 90 days of opening) $25
Account reconcilement ..... $30/hour & $1/copy
Account research ..... $30/hour & $1/copy
Cashier's check ..... $8 each
BillPay ..... No charge
Check image fee $2/statement
Check printing ..... Price varies depending on style
Collections incoming/outgoing ..... $25 each + paying bank fee
Coupon collections ..... $15 each
Deposit correction ..... $3 each
Deposited items charged back ..... $10 each
Deposited items resubmitted ..... $2 each
International Service Assessment (ISA) debit card transaction fee 2%
Levy processing fee ..... $100 each
Notary fee ..... $15 each signature
Daily overdraft fee** $5
Begins 21st consecutive calendar day of overdraft. Assessed on business days only.
NSF returned item fee ..... $34 each
Items returned may be represented for payment, which may be subject to additional overdraft fees. A maximum of 6 fees can be assessed within one business day.
Overdraft service charge** ..... $34 each
Items returned may be represented for payment, which may be subject to additional overdraft fees. A maximum of 6 fees can be assessed within one business day.
Overdraft sent for collection fee ..... $20 each
Overdraft protection cash management fee ..... $10 per transfer
Signature guarantee ..... $25 per signature
Special statement ..... $10 each
Stop payment order ..... $30 each
Stop payment order placed via Online Banking ..... $25 each
Telephone Transfer Fee (bank assisted) ..... $5 per transfer
Two-Party Automatic Transfer ..... $25 each set-up + $ 5/transfer
Verification of Deposit/Loans ..... $10 each

Domestic Wire Transfers

Incoming wire transfer service ..... $15 each
Outgoing wire transfer service ..... $30 each

International Services

Incoming wire transfer service USD ..... $15 each
Outgoing wire transfer service USD ..... $50 each
Wire return fee ..... $25 each
Deposit foreign check ..... $15 each
Foreign collections ..... $50 each + paying bank fee
Foreign currency order ..... $20 each + delivery fee per $2,500
Foreign currency shipment ..... $20 each + delivery fee
Return of foreign check ..... $25 each + paying bank fee

Night Depository Fees

Locking security bag ..... $ 25 each
Disposable security bag ..... $ 25 per 100
Maintenance fee ..... $ 25 per year
Replacement key ..... $ 15 each

Automated Clearing House (ACH) Origination Services

Per file transmission ..... $25+ $0.10/transaction
Unlimited file transmissions ..... $100/month + $0.10/transaction
User License Fee $15/month
Tax Payment ..... $7.50 per tax payment
Return and Reversal ..... $5 per item
Same-Day Entry ..... $1.50 per item

Positive Pay and ACH Filter/Blocking Services

Per month per account $50
Per undecisioned item $5

Remote Deposit Capture (RDC) Services

Remote Deposit Scanner $250
Monthly Usage Fee $75
Additional Scanner/Location $25

** *May apply to ATM and one-time debit card transactions*

DIS-5076BUS Effective 5/1/2025