PLUMAS BANK Member FDIC

Consumer SERVICE FEES AND CHARGES

Checking Accounts

Go Green Checking

Minimum opening balance $100

Go Green Requirements: Enrollment in eStatements, conducting ten (10) or more signature-based transactions using your Plumas Bank Debit card (PIN Based transactions excluded) and no more than ten (10) checks per statement cycle permitted (including through Personal BillPay) to avoid monthly service fee.

Monthly Go Green account fee* when Go Green requirements are not met $7

Green E Checking

Minimum opening balance..... $100

Monthly service fee*..... $5

Employer participation and eStatement required to avoid monthly service fee

Regular Checking

Minimum opening balance $100

Minimum daily balance to avoid monthly service fee $1,000

Monthly service fee*.....$10

Monthly 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.

Senior Checking (55 and over)

Minimum opening balance $100

Minimum daily balance to avoid monthly service fee $400

Combined balance of personal deposits under the same ownership maintained to avoid monthly service fee $5,000

Monthly service fee* $7

Grand Account Checking

Minimum opening balance $100

Minimum daily balance to avoid monthly service fee (total combined balance of accounts under the same ownership)..... $15,000

Monthly service fee* $15

Money Market

Minimum opening balance $100

Minimum daily balance to avoid monthly service fee $2,500

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..... 10

Charge per statement cycle for activity in excess of allowance $5

Monthly service fee* $10

Savings Deposit Accounts

Regular Savings

Minimum opening balance $100

Accounts owned by or for the benefit of a minor .....No charge

Monthly service fee..... $4

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.

Health Savings Account

Minimum opening balance $100

Monthly service fee..... $5

Initial set-up fee $15

Account closure service fee.....$25

Goal Savings Club

No minimum opening balance or fees associated with this account. See Account Information Disclosure for product terms.

Certificate of Deposit

Minimum opening balance $500

Individual Retirement Account

Initial set-up fee $25

Annual plan maintenance fee.....$25

Minimum opening balance $500

Minimum plan balance to avoid annual fee $25,000

Manual distribution fee $10

Periodic auto distribution fee .....No charge

Account closure service fee.....$25

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

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

DIS-5076CONS Effective 5/1/2025

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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

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

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

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 resubmitted	$2 each
International Service Assessment (ISA) debit card transaction fee	2%
Levy processing fee	$100 each
Non-client cashing non-Plumas Bank check	$7 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

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