

# Plumas Bank

## List of Products & Services

### November 2020

#### **Checking Accounts for Individuals**

Regular Checking Account  
Senior Checking Account  
Plumas Gold Club Account  
Go Green Checking  
Grand Account  
Green Employee  
Money Market Checking

#### **Savings Accounts, CDs and IRAs for Individuals**

Regular Savings  
Minor Savings  
Goal Savings Club Account  
Certificate of Deposit (CD)  
Advantage Certificate of Deposit  
Individual Retirement Account (Traditional)  
Individual Retirement Account (Roth)  
Coverdell Education Savings Account (CESA)  
Simplified Employee Pension Plan (SEP)  
Health Savings Account

#### **Loans for Individuals**

Automobile Loans  
RV/Boat/Motorcycle/Home Tractor  
Plumas Plus Overdraft Protection  
CD or Savings Secured Loan  
VISA & MasterCard Credit Cards (Third Party)  
Platinum Equity Line of Credit  
Silver Equity Line of Credit  
Fixed Rate Loan Option  
Investors Choice Equity Line of Credit  
Unsecured Personal Loans  
FFA or 4H Loan

#### **Checking Accounts for Businesses**

Local Business Checking  
Analysis Business Checking  
Business Money Market Sweep  
Repurchase Sweep Agreement  
Interest on Lawyers Trust Account (IOLTA)  
Community Local Agency Special Sweep (CLASS)  
Commercial Loan Sweep Account  
Zero Balance Sweep account  
Premium Business Checking  
Money Market Account

#### **Savings Accounts and CDs for Businesses**

Regular Savings  
Certificate of Deposit (CD)  
Simplified Employee Pension Plan (SEP)

#### **Loans for Businesses**

Agriculture/Operating Loans  
Agriculture/Real Estate  
Business & Agriculture Equipment Loans  
Business Exxxpress Line of Credit  
Business Exxxpress Overdraft Protection  
Business Exxxpress Term Loan  
Business Line of Credit  
Business Plus Line of Credit  
Business Vehicle Loan  
Commercial Loan  
Commercial Construction Loan  
Commercial Real Estate Loan  
Land Loan  
Real Estate Development Loan  
SBA Loan 504  
SBA Loan 7a  
Standby Letter of Credit  
Non owner-occupied Residential Const. Loan

## **Other Services for Individuals and Businesses**

ACH  
ATM Card  
Automatic Loan Payments  
Automatic Transfer  
Bank by Mail  
Bond Coupon Redemption  
Bounce Protection  
Business Debit Card  
Business Sweep Accounts  
Cash Management Business Internet Banking  
Cashier's Checks  
Check Free Bill Pay (Business)  
Checking Navigator  
Consolidated Statements  
Debit Card  
Direct Deposit  
eStatements  
External Funds Transfer  
FDIC Insurance  
Fresh Start  
Investment Services (Third Party)  
Lock Box  
Merchant Services (Third Party)  
Mobile Banking  
Mobile Deposit  
Night Depository Services  
Notary Services  
Online Banking  
Online Personal Bill Pay  
P2P Payments  
Person to Person Transfers within Plumas  
Bank Plumas Bank Web Site and Facebook  
Positive Pay for Businesses  
Reconciliation  
Remote Deposit for Businesses  
Safe Deposit Boxes  
Savings Overdraft Protection  
Stop Payments  
Telephone Transfers  
VoiceBanking  
Wire Transfers (Incoming & Outgoing)  
3/2021



### CONSUMER DEPOSIT ACCOUNTS

#### Service Fees and Charges

<b>Plumas Gold Club Checking</b>	
Minimum opening balance.....	\$ 100
Monthly service fees* Accident Insurance Plan Included:	
Basic Plan.....	\$ 10.50
Family Plan.....	\$ 11.50
Coverage divides equally on Joint Accounts and reduces by 50% at age 70. Termination Date: See Account Information Disclosure for details.	
<b>Grand Account Checking</b>	
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
<b>Go Green Checking</b>	
Minimum opening balance.....	\$ 100
Monthly Go Green Account fee* when Go Green requirements** are not met.....	\$ 7
<b>Green E Checking</b>	
Minimum opening balance.....	\$ 100
Employer Participation Required eStatement required to avoid monthly service fee Monthly service fee*.....	\$ 5
<b>Regular Checking</b>	
Minimum opening balance.....	\$ 100
Minimum daily balance to avoid monthly service fee.....	\$ 1,000
Monthly service fee*.....	\$ 10
Non-eStatement service fee***.....	5
<b>Senior Checking (55 and over)</b>	
Minimum opening balance.....	\$ 100
Minimum daily balance to avoid monthly service fee.....	\$ 400
Comb. Bal. of personal deposits under the same ownership maintained to avoid monthly service fee.....	\$ 5,000
Monthly service fee*.....	\$ 7
<b>Money Market</b>	
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 stmt cycle for activity in excess of allowance	\$ 5
Monthly service fee*.....	\$ 10

\*Check image fee add \$2 per statement

\*\*See Account Information Disclosure for list of Go Green requirements.

\*\*\* eStatements required to avoid monthly service fee for certain waived account types only or a \$5 Non-eStatement fee will apply.

### BUSINESS DEPOSIT ACCOUNTS

#### Service Fees and Charges

<b>Local Business Checking</b>	
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 checks deposited (Plumas Bank) included in monthly service fee.....	No Limit
Charge per item for activity in excess of allowance.....	\$ .20
Monthly service fee*.....	\$ 12
Non-eStatement service fee***.....	5
<b>Premium Business Checking</b>	
Minimum opening balance.....	\$ 100
Minimum daily balance to avoid 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.....	\$ .20
Monthly service fee*.....	\$ 18
<b>Business Money Market/Sweep</b>	
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 stmt cycle for activity in excess of allowance.....	\$ 10
Monthly service fee*.....	\$ 15
<b>Business Sweep Accounts monthly service fees:</b>	
Business Money Market Sweep.....	\$ 25
Zero Balance Account.....	\$ 25
<b>Analysis Business Checking</b>	
Money Service Business (MSB) Monthly service fee.....	\$ 100
Private Automated Teller Machine (ATM) Monthly service fee....	\$ 100

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



**SAVINGS DEPOSIT ACCOUNTS**  
**Consumer and Business**

<b>Regular Savings</b>	
Minimum opening balance.....	\$ 100
Accounts owned by or for the benefit of a minor.....	No Charge
Monthly service fee: Consumer.....	\$ 4
Monthly service fee: Business.....	\$ 5
Minimum daily balance to avoid monthly service fee.....	\$ 300
Each withdrawal* in excess of 6 during the month.....	\$ 7.50
* A withdrawal is defined as any of the following types of transactions: Transfers in person, in person cash withdrawals, transactions by mail, telephone transfers, to purchase cashier's checks from your savings account, transfers from a savings account to an account at another institution or third parties by preauthorization, automatic ACH or Online Banking.	
<b>Health Savings Account</b>	
Minimum opening balance.....	\$ 100
Monthly service fee.....	\$ 5
Initial set-up fee.....	\$ 15
Account closure service fee.....	\$ 25
<b>Goal Savings Club</b>	
No minimum opening balance or fees associated with this account. See Account Information Disclosure for product terms.	
<b>Certificate of Deposit</b>	
Minimum opening balance.....	\$ 500
<b>Individual Retirement Account</b>	
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.....	N/C
Account closure fee.....	\$ 25

**ACCOUNT SERVICE FEES**

The following service fees apply to all deposit accounts with Plumas Bank 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 reconciliation.....	\$30/hour & \$1/copy
Account research.....	\$30/hour & \$2/copy
Cashier's checks.....	\$8 each
BillPay Consumer or Business.....	No charge
Check image fee.....	\$2/Statement
Check printing.....	(price varies depending on style)
Collections Incoming/Outgoing ..	\$25 each (plus paying bank fee)
Coupon collections.....	\$15 each
Deposit correction.....	\$3 each
Deposited items charged back .....	\$10 each
Deposited items resubmitted.....	\$2 each
Int'l Service Assessment (ISA) debit card transaction fee..	2%
Levy processing fee .....	\$100 each
Non-customer: Cashing non-Plumas Bank checks.....	\$7 each
Notary fee.....	\$15 each signature
Daily Overdraft fee** (begins the 21 <sup>st</sup> consecutive day of overdraft. Assessed on business days only)	\$ 5
NSF Returned Item fee **.....	\$34 each
Overdraft Service Charge **.....	\$34 each
Overdraft sent for collection fee.....	\$20 each
Overdraft protection cash management fee.....	\$10 per transfer
Positive Pay .....	\$50 per month
Signature Guarantee .....	\$25 each signature
Special statement .....	\$10 each
Stop payment order .....	\$30 each
Stop payment order placed on Online Banking .....	\$25 each
Telephone Transfer fee (bank assisted) .....	\$5 per transfer
Two-party Automatic Transfer.....	Set-up \$25 each
Two-party Automatic Transfer .....	\$5 per transfer
<b>Night depository fees</b>	
Locking security bag.....	\$25 each
Disposable security bag.....	\$25/100
Maintenance fee.....	\$25 per year
Replacement key.....	\$15 each
<b>Domestic wire transfers</b>	
Incoming .....	\$15 each
Outgoing .....	\$30 each
<b>International Services</b>	
Incoming wires USD .....	\$25 each
Outgoing wires USD .....	\$50 each
Wire return fee .....	\$25 each
Deposit foreign check .....	\$15 each
Foreign collections.....	\$50 each(plus paying bank fee)
Foreign currency order.....	\$20 each plus delivery fee per \$2,500
Foreign currency shipment .....	\$20 each(plus delivery fee)
Return of foreign check.....	\$25 each(plus paying bank fee)
<b>Safe Deposit Box Automatic Annual Fees for box size below:</b>	
2 x 5.....	\$30
3 x 5.....	\$40
4 x 5.....	\$50
5 x 5.....	\$60
3 x 10.....	\$70
5 x 10.....	\$80
6 x 10.....	\$90
7 x 10.....	\$95
9 x 10.....	\$100
10 x 10.....	\$110
Lost key.....	\$15 each
Drilling cost.....	Actual cost
Manual billing fee .....	Additional \$10.00
Verification of Deposit/Loans .....	\$10 each
** May apply to ATM and one-time Debit Card transactions.	