

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 Exxpress Line of Credit
Business Exxpress Overdraft Protection
Business Exxpress 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

<ul style="list-style-type: none"> ▪ Plumas Gold Club Checking 	
Minimum opening balance.....	\$ 100
Monthly service fees* Accident Insurance Plan Included:	
Basic Plan.....	\$ 10.50
Family Plan.....	\$ 11.50
<p>Coverage divides equally on Joint Accounts and reduces by 50% at age 70. Termination Date: See Account Information Disclosure for details.</p>	
<ul style="list-style-type: none"> ▪ 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
<ul style="list-style-type: none"> ▪ Go Green Checking 	
Minimum opening balance.....	\$ 100
Monthly Go Green Account fee* when Go Green requirements** are not met.....	\$ 7
<ul style="list-style-type: none"> • Green E Checking 	
Minimum opening balance.....	\$ 100
Employer Participation Required eStatement required to avoid monthly service fee Monthly service fee*.....	\$ 5
<ul style="list-style-type: none"> • Regular Checking 	
Minimum opening balance.....	\$ 100
Minimum daily balance to avoid monthly service fee.....	\$ 1,000
Monthly service fee*.....	\$ 10
Non-eStatement service fee***.....	\$ 5
<ul style="list-style-type: none"> • Senior Checking (55 and over) 	
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
<ul style="list-style-type: none"> • 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 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

<ul style="list-style-type: none"> ▪ 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 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
<ul style="list-style-type: none"> ▪ Premium Business Checking 	
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
<ul style="list-style-type: none"> ▪ 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 stmt cycle for activity in excess of allowance.....	\$ 10
Monthly service fee*.....	\$ 15
<ul style="list-style-type: none"> ▪ Business Sweep Accounts monthly service fees: 	
Business Money Market Sweep.....	\$ 25
Zero Balance Account.....	\$ 25
<ul style="list-style-type: none"> ▪ Analysis Business Checking 	
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**

Regular Savings	
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.	
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.....	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 st 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
Night depository fees	
Locking security bag.....	\$25 each
Disposable security bag.....	\$25/100
Maintenance fee.....	\$25 per year
Replacement key.....	\$15 each
Domestic wire transfers	
Incoming	\$15 each
Outgoing	\$30 each
International Services	
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)
Safe Deposit Box Automatic Annual Fees for box size below:	
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.	