Personal and Business Account Fee Schedule

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

Service, Transaction and Other Fees

Account Research and Balancing Assistance	$40.00/hour
Armored Vehicle Service	fee varies according to frequency and location
ATM Withdrawal (at WCCB ATM)	no charge
ATM Withdrawal (domestic at a non-WCCB ATM)	no charge
ATM/Debit Card transactions in currency other than U.S. dollars	
Currency Conversion Fee	02% of transaction
Cross Border Fee	09% of transaction
Cashier's Checks (each)	$10.00
Collection Items (each) (incoming and outgoing)	$40.00
Counter checks (each)	$1.00
Courier Service	fee varies according to frequency and location
Debit or H.S.A. Chip-Enabled Card Replacement Fee (each)	$5.00
Early Account Closing Fee (within 90 days of opening)	$5.00
Electronic Account Statement	no charge
Fax Services	$1.00/page
Foreign Check Processing	$5.00/item
Foreign Currency	$20.00/order
Foreign Drafts (each)	$30.00
Legal Process (garnishments, levies, attachments and other legal orders)	$100/order
Notary (available to WCCB clients)	no charge
Paper Account Statement	no charge
Photocopy Services	$3.00/page
Signature Guarantee (for bank clients only)	no charge
Statement Printout (each)	$5.00
Stop Payments (each)	$24.00
Verification of Deposit	$10.00

Online Banking Services

Personal Online Banking	no charge
Business Online Banking	no charge
Bill Pay	no charge
Mobile Banking (data and text fees may apply from carrier)	no charge
Mobile Deposit (data and text fees may apply from carrier)	no charge

Night Depository Service

Night Depository Fee (annual)	$36.00
Night Depository Key Replacement (each)	$10.00

Nonsufficient Funds (NSF) Fees

Nonsufficient funds (NSF)	$32.00/item
Nonsufficient funds daily maximum. No more than five per day/maximum fee	$160.00

Overdraft Fees

Overdraft Item/s Fee	$32.00/item
Overdraft Item/s Fee daily maximum. No more than five per day/maximum fee	$160.00

Wire Transfers

Incoming Wires - international or domestic (each)	$15.00
Outgoing Wires - international or domestic (each)	$35.00

Safe Deposit Box Fees (all branches except Capitola). Not all sizes available at each location. Check for availability.

3 x 5 Box	$55.00/year
5 x 5 Box	$75.00/year
3 x 10 Box	$100.00/year
5 x 10 Box	$130.00/year
10 x 10 Box	$225.00/year
Forced Entry	$225.00
Key Replacement	$10.00

West Coast Community Bank
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Member FDIC | Equal Housing Lender

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