



PRODUCTS & SERVICES

All accounts require a minimum opening deposit of \$100.00, unless otherwise stated.

CHECKING ACCOUNTS

REGULAR CHECKING

Service charge for accounts with a minimum daily balance of \$500 or an average available balance of \$1,500 (per statement cycle) No Charge

Service charge for account where account holder is age 55 or over (one per customer) No Charge

Service charge for accounts with a minimum daily balance below \$500 and an average available balance below \$1,500 (per statement cycle) \$7.00*

NOW ACCOUNT

Personal or Business

Interest bearing

Service charge for accounts with a minimum daily balance of \$1,000 (per statement cycle) No Charge

Service charge for accounts with a minimum daily balance below \$1,000 (per statement cycle) \$10.00*

BUSINESS CHECKING

Accounts with unusual characteristics may be placed on Account Analysis. We will notify you prior to implementing any changes.

Service charge for accounts with a minimum daily balance of \$2,500 or an average available balance of \$5,000 (per statement cycle) No Charge

Service charge for accounts with a minimum daily balance below \$2,500 and an average available balance below \$5,000 (per statement cycle) \$12.00*

EBANKING SERVICES

Online and Mobile Banking No Charge

Bill Pay No Charge

Business Cash Management No Charge

Rapid Remote Deposit (per statement cycle) \$30.00

ACH Origination (per statement cycle) \$20.00

* Sign up for eVue Statements and receive a \$2.00 discount on the service charge.

SAVINGS ACCOUNTS

REGULAR SAVINGS

Personal or Business

Service charge for accounts with a minimum daily balance of \$500 (per quarter) No Charge

Service charge for accounts with a minimum daily balance below \$500 (per quarter) \$5.00*

Excess activity fee after the third withdrawal in a quarter for accounts with a minimum daily balance below \$500 (each) \$2.00

MONEY MARKET SAVINGS

Personal or Business

Service charge for accounts with minimum daily balance of \$2,500 (per statement cycle) No Charge

Service charge for accounts with a minimum daily balance below \$2,500 (per statement cycle) . . \$10.00*

SEEDLING ACCOUNT

No minimum opening deposit

For minors until the age of 18, then the account converts to a Regular Savings Account

Premium interest rate paid up to \$10,000 per child

Service charge No Charge

Excess activity fee after the third withdrawal in a quarter for accounts with a minimum daily balance below \$500 (each) \$2.00

CHRISTMAS CLUB

Minimum opening deposit \$25.00

Service charge No Charge

Automatic transfer at payout No Charge

Check issued at payout \$10.00

CERTIFICATE OF DEPOSIT & RETIREMENT ACCOUNTS:

Interest is compounded and paid monthly, or at maturity for terms less than one month.

There will be a substantial penalty for an early withdrawal. Call us for current rates since rates may change daily.

Minimum opening deposit \$1,000.00

Service charge No Charge

Closing Fee for Retirement Accounts \$25.00

OTHER SERVICES

Insufficient Funds Fee for check, in person withdrawal, recurring debit card transaction, or other electronic transaction presented against non-sufficient funds, whether paid or unpaid (each time the item is presented.)
(maximum of 6 per day) \$33.00

Returned item due to uncollected funds (each) \$33.00

Returned deposited item (each) \$15.00

Telephone Transfer (each) \$5.00

Stop payment charge (each) \$25.00

Balancing and research (per hour) \$25.00

Copy of check(s) (per page) \$3.00

Statement copy (each) \$5.00

Legal Processing Fee when the Bank is served a notice of levy, attachment or similar legal process on your behalf (each) \$100.00

Collection Items – Single item, item with documents (per item plus payee bank charges) \$25.00

Foreign check/draft (per item deposited) \$10.00

Special currency orders & shipments Costs Vary

Vinyl zipper bags (each) \$5.00

Notary Public
CBSM documents No Charge
All other documents (per signature) \$15.00

Check Printing Costs Vary

Counter Checks 3 for \$1.00

Early Closure Fee – accounts closed within 6 months of opening \$10.00

DORMANT ACCOUNTS

An account is considered dormant if for 24 months you have made no deposits or withdrawals to the account (excluding automatic deposits and withdrawals) or you have not had communication with us about the account.

There is a one time Escheatment Fee of \$2.00

OVERDRAWN ACCOUNT CHARGE

Interest will accrue daily on the outstanding overdraft amount at the simple interest rate of .00041096. This is equal to a nominal annual percentage rate of 15%.

DEBIT CARDS

Initial debit card order No Charge

Debit card replacement (each) \$10.00

Debit card rush order \$50.00 - \$75.00

Withdrawals exceeding four per month made at ATMs other than CBSM's (per withdrawal) \$1.00

Personal debit card limits:

Maximum ATM withdrawal (per day) \$500.00

Maximum Point of Sale transactions (per day) . . . \$3,500.00

Business debit card limits may vary.

SAFE DEPOSIT BOX

Boxes are reserved for deposit account customers

Annual Safe Deposit Box Fee
(depending on size) \$30.00-\$140.00

Lost key replacement (each) \$20.00

Forcible entry or lock replacement
(when both keys are lost) Actual Cost

NIGHT DEPOSIT

Annual Fee No Charge

Disposable security bags Actual Cost

CASHIER'S CHECKS

Customers (each) \$8.00

Non-customers (each) \$10.00

WIRE TRANSFERS

Domestic Wires

Incoming \$10.00

Outgoing (plus payee bank charges) \$25.00

International Wires

Incoming \$10.00

Outgoing (plus payee bank charges) \$40.00

CHECK CASHING

Customer (Limited to collected funds items) No Charge

It is not our policy to cash checks for non-customers.

If any exception is made, the charge per check is: \$5.00

COMMUNITY BANK OF SANTA MARIA

(805) 922-2900

SANTA MARIA WAY OFFICE

2739 Santa Maria Way
Santa Maria, California
93455

SOUTH BROADWAY OFFICE

1421 South Broadway
Santa Maria, California
93454

ONLINE BANKING

www.yourcbsm.com

TELEPHONE BANKING

(805) 347-7745
or
(888) 867-5900

