

# Our Services & Fees

*Effective October 2009*



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## Consumer Checking Accounts

### Yes! Checking

A checking account that provides all the basic checking account services with no minimum balance requirements and no monthly maintenance fee! It's hard to say "no" to yes! The minimum opening deposit for this account is \$100.

### Money Smart Checking

An account designed to provide customers with the tools and know-how to get back on track financially! A monthly maintenance fee of \$4.95 with direct deposit and \$7.95 without direct deposit will apply. This account does not come with checks, and is only accessible using an ATM card or by making over-the-counter withdrawals at one of our branches. This account is not eligible for Overdraft Privilege or electronic BillPay services. The minimum opening deposit for this account is \$100.

### Student Smart Checking

An account developed to help students learn how to manage their money. An educational CD focusing on money managing tools and skills specific to this age group is provided with each new account! There are no minimum balance requirements and no monthly maintenance fees. This account does not come with checks and is only accessible using an ATM card or by making over-the-counter withdrawals at one of our branches. This account is not eligible for Overdraft Privilege or electronic BillPay services. A joint-signer is required for customers under age 18. The minimum opening deposit for this account is \$25.00.

## Interest Bearing Accounts<sup>4</sup>

### Perfect Choice Checking

Checking just got more interest-ing. Reward yourself with the checking account that pays you! Interest rates are tiered based on the account balance. Premium interest is earned on the first \$25,000. A lower tier of interest is paid on balances above \$25,000. To earn the premium rate 12 POS Transactions and 1 Direct Deposit or ACH Debit or Electronic BillPay Transaction must occur during each qualifying cycle. Bank statements are received electronically. A current email address must be provided for notification of availability of each electronic statement. If all of the requirements are not met in any given cycle a lower tier of interest is paid. ATM fees are automatically refunded at the end of each qualifying statement cycle at the rate of \$5.00 maximum per transaction up to \$20.00 maximum per qualifying cycle. The first 50 checks are included with this account, and there are no minimum balance requirements and no monthly maintenance fee! The minimum opening deposit for this account is \$100.

### Premier Checking

A tiered interest earning account that provides added value and money saving benefits! No monthly maintenance fee with combined minimum balances of \$25,000 from linked personal accounts including Money Market Investment Accounts, Savings, and Certificates of Deposit. When the minimum balance is not met a monthly service charge of \$15.00 will apply. This account includes premier design checks and check cards, check safekeeping, Cashier's Checks, Traveler's Checks, Home Equity Loan and Line benefits and much more! The minimum opening deposit for this account is \$100.

### Leisure Line Checking

The account with everything you need including extra value-added benefits. No monthly maintenance fee with \$100 minimum daily balance. Earn daily interest with \$1,000 minimum balance and higher interest with a daily balance of \$2,500. FREE Leisure Line checks, insurance, travel discounts and more. \$7.00/month<sup>1</sup> maintenance fee if daily balance falls below minimum. The minimum opening deposit for this account is \$100.

### Interest Checking

No monthly maintenance fee with \$2,500 minimum daily balance. Earn interest on daily balance—no minimum balance required to earn interest. Unlimited check writing. \$10.95/month<sup>1</sup> maintenance fee if daily balance falls below minimum. The minimum opening deposit for this account is \$100.

# Consumer Savings Plans<sup>4</sup>

## Linked Savings

No monthly maintenance fee with \$300 minimum daily balance. Interest compounded daily, paid monthly—no minimum balance required to earn interest. Two free withdrawals or transfers per month. Each additional withdrawal incurs a \$1.00 charge. \$5.00/month maintenance fee if daily balance falls below minimum. Savings account point-of-sale transactions are not permitted. The minimum opening deposit for this account is \$100.

## Money Market

No monthly maintenance fee with \$2500 minimum daily collected balance. \$10.00 monthly maintenance fee applies if daily collected balance falls below minimum. Earn tiered interest based on the daily collected balance. Transfers from a money market account to another account or to third parties by preauthorized, automatic, savings, overdraft protection, telephone, point-of-sale (POS) transactions or computer transfer or by check, draft, or similar order to third parties are limited six (6) per statement cycle. If you exceed these transfer limits, we may close the account, impose a fee and/or change the account to a non-interest bearing demand deposit account if you are not eligible for an interest bearing demand deposit account. A \$10.00 charge will apply for each withdrawal and/or transfer that exceeds the monthly limit. The minimum opening deposit for this account is \$100.

## Premier Money Market

No monthly maintenance fee with \$10,000 minimum daily collected balance. \$10.00 monthly maintenance fee applies if daily collected balance falls below minimum. Earn tiered interest based on the daily collected balance. Transfers from a money market account to another account or to third parties by preauthorized, automatic, savings, overdraft protection, telephone, point-of-sale (POS) transactions or computer transfer or by check, draft, or similar order to third parties are limited six (6) per statement cycle. If you exceed these transfer limits, we may close the account, impose a fee and/or change the account to a non-interest bearing demand deposit account if you are not eligible for an interest bearing demand deposit account. A \$10.00 charge will apply for each withdrawal and/or transfer that exceeds the monthly limit. The minimum opening deposit for this account is \$10,000.

## High Yield Money Market

No monthly maintenance fee with \$2500 minimum daily collected balance. \$10.00 monthly maintenance fee applies if daily collected balance falls below minimum. Earn tiered interest based on the daily collected balance. Interest will not be earned on any day that does not meet the \$25,000 minimum daily balance requirement. Transfers from a money market account to another account or to third parties by preauthorized, automatic, savings, overdraft protection, telephone, point-of-sale (POS) transactions or computer transfer or by check, draft, or similar order to third parties are limited six (6) per statement cycle. If you exceed these transfer limits, we may close the account, impose a fee and/or change the account to a non-interest bearing demand deposit account if you are not eligible for an interest bearing demand deposit account. A \$10.00 charge will apply for each withdrawal and/or transfer that exceeds the monthly limit. The minimum opening deposit for this account is \$25,000.

## Christmas Savings Account

No maintenance fee. Interest compounded daily and paid annually. Open accounts at anytime and make contributions until October 31st.

## Certificates of Deposit

\$1,000 minimum deposit. Terms from 7 days to 5 years. Interest compounded daily.

## Retirement Accounts

We offer Traditional, Roth, Education and Simplified Employee Pension (SEP) plan types. Use our savings products or certificates of deposit to invest in your retirement plan.

### Savings Products:

\$250 minimum deposit to open. Interest compounded daily.

### Certificate of Deposit:

\$1,000 minimum deposit to open any 1, 3, or 5 year term account. Interest compounded daily.

### Annual Fees: assessed annually on December 31st:

Traditional, Roth, Education, SEP, (Per plan) .....	\$15.00
Periodic Distribution Setup <sup>5</sup> .....	\$15.00
Partial Distribution <sup>5</sup> /Transfers .....	\$7.50
Termination: Lump Sum Distribution/Transfer out.....	\$20.00
Legal Processes (Per item) .....	\$75.00
(Attachments, levies, garnishments)	

## Consumer Electronic Banking

### Online Banking for Consumers

Log on and see how easy free online banking can be at [www.tricountiesbank.com](http://www.tricountiesbank.com). Imaged checks available online.

### Bill Pay Services

Consumer..... \$0

- Access any of your online Tri Counties Bank checking accounts to pay your bills using checks or electronic payments all from one convenient screen.

### Automated Telephone Banking 800.922.8742

### Mobile Banking

## Consumer Loan Services

Personal

New and Used Auto Loans

Motorcycle, Boat and RV

Home Equity Loans and Lines of Credit

Home Mortgage Loans

Real Estate

Refinancing

Automatic Cash Reserve (ACR)

VISA® Card – see our product brochures

<sup>1</sup>Includes Check Safekeeping (up to 36 imaged copies are available at no charge each year) or choose to get imaged checks back with your statement for \$2 per month.

<sup>4</sup> Current interest rates are available at your local branch.

<sup>5</sup> Fees are waived on mandatory and normal distributions. Any other fees will be deducted from the distribution, unless paid separately.

# Business Checking Accounts

## Basic Business Checking

Includes up to 75 Checks Paid, including ACH Debits & ATM Withdrawals, and 15 Deposits each statement period.<sup>2</sup> Maintain a \$2,500 minimum daily balance and pay no monthly maintenance fee. \$15.00/month if daily balance falls below minimum. The minimum opening deposit for this account is \$100.

## Premium Business Checking

Includes up to 200 Checks Paid, including ACH Debits & ATM Withdrawals, and 20 Deposits each statement period.<sup>2</sup> Maintain a \$4,000 minimum daily balance and pay no monthly maintenance fee. \$20.00/month if daily balance falls below minimum. The minimum opening deposit for this account is \$100.

Cash Handling Fee: \$1.25 per \$1,000. Using a formula of \$1.25 per \$1,000 in cash, a cash handling fee is assessed at cycle time for every cash transaction made during the statement cycle.

An example of this calculation would be:

Cash Deposit of \$1446.41

$\$1446.41/1000 \times \$1.25 = \$1.80$  Cash Handling Fee

## Analysis Business Checking

For businesses that have high transaction activity or require special servicing. Earn credit on your account balances to offset fees.

### Analysis Fee

Chargeback Fee .....	\$6.00
Collection Charges - incoming & outgoing	
Domestic .....	\$15.00 plus destination fees
Foreign .....	\$30.00 plus destination fees
Courier Fees.....	Varies
Maintenance Per Month .....	\$12.00
Per Check Deposited - Pre-encoded .....	\$.05
Per Check Deposited - If encoding is flawed .....	\$.11
Per Check Deposited.....	\$.07
Per Deposit .....	\$1.00
Per Check Paid.....	\$.10
Cash Deposited - Provided (per \$1,000).....	\$1.25
Food Coupons Deposited (per \$1,000) .....	\$1.00
Stop Payments.....	\$25.00
If Amount or Check # Missing.....	\$30.00
Wire Transfer Fees - outgoing .....	\$30.00
Wire Transfer Fees - incoming .....	\$15.00

### Earnings Credit

Credit calculated on average collected balance minus 10% reserves times earning rate. The minimum opening deposit for this account is \$100.

## Public Funds Checking

No monthly maintenance fee with \$2,500 minimum daily balance. \$10.95/month maintenance fee if daily balance falls below minimum. The minimum opening deposit for this account is \$100.

## Non-Profit Business Checking

No monthly maintenance fee with \$1,000 minimum daily balance. \$15.00/month maintenance fee if daily balance falls below minimum. The minimum opening deposit for this account is \$100.

## Interest Bearing Accounts<sup>4</sup>

### Business Interest Checking for Sole Proprietors

Includes up to 75 Checks Paid, including ACH Debits & ATM Withdrawals, and 15 Deposits each statement period.<sup>3</sup> Maintain a \$3,000 minimum daily balance and pay no monthly maintenance fee. \$10.00/month maintenance fee if daily balance falls below minimum. Earn interest daily—no minimum balance required to earn interest. The minimum opening deposit for this account is \$100.

### Public Funds Interest checking

No monthly service charge with \$2,500 minimum daily balance. Earn interest daily—no minimum balance required to earn interest. Unlimited check writing. \$10.00/month<sup>1</sup> maintenance fee if daily balance falls below minimum. The minimum opening deposit for this account is \$100.

## Business Savings Plans<sup>4</sup>

### Business Savings

No monthly maintenance fee with \$300 minimum daily balance. Interest compounded daily, paid monthly—no minimum balance required to earn interest. Two free withdrawals or transfers per month. Each additional withdrawal incurs a \$1.00 charge. \$5.00/month maintenance fee if daily balance falls below minimum. Savings account point-of-sale transactions are not permitted. The minimum opening deposit for this account is \$100.

### Business Money Market

No monthly maintenance fee with \$2500 minimum daily collected balance. \$10.00 monthly maintenance fee applies if daily collected balance falls below minimum. Earn tiered interest based on the daily collected balance. Transfers from a money market account to another account or to third parties by preauthorized, automatic, savings, overdraft protection, telephone, point-of-sale (POS) transactions or computer transfer or by check, draft, or similar order to third parties are limited six (6) per statement cycle. If you exceed these transfer limits, we may close the account, impose a fee and/or change the account to a non-interest bearing demand deposit account if you are not eligible for an interest bearing demand deposit account. A \$10.00 charge will apply for each withdrawal and/or transfer that exceeds the monthly limit. The minimum opening deposit for this account is \$100.

### Business Premier Money Market

No monthly maintenance fee with \$10,000 minimum daily collected balance. \$10.00 monthly maintenance fee applies if daily collected balance falls below minimum. Earn tiered interest based on the daily collected balance. Transfers from a money market account to another account or to third parties by preauthorized, automatic, savings, overdraft protection, telephone, point-of-sale (POS) transactions or computer transfer or by check, draft, or similar order to third parties are limited six (6) per statement cycle. If you exceed these transfer limits, we may close the account, impose a fee and/or change the account to a non-interest bearing demand deposit account if you are not eligible for an interest bearing demand deposit account. A \$10.00 charge will apply for each withdrawal and/or transfer that exceeds the monthly limit. The minimum opening deposit for this account is \$10,000.

### Business High Yield Money Market

No monthly maintenance fee with \$2500 minimum daily collected balance. \$10.00 monthly maintenance fee applies if daily collected balance falls below minimum. Earn tiered interest based on the daily collected balance. Interest will not be earned on any day that does not meet the \$25,000 minimum daily balance requirement. Transfers from a money market account to another account or to third parties by preauthorized, automatic, savings, overdraft protection, telephone, point-of-sale (POS) transactions or computer transfer or by check, draft, or similar order to third parties are limited six (6) per statement cycle. If you exceed these transfer limits, we may close the account, impose a fee and/or change the account to a non-interest bearing demand deposit account if you are not eligible for an interest bearing demand deposit account. A \$10.00 charge will apply for each withdrawal and/or transfer that exceeds the monthly limit. The minimum opening deposit for this account is \$25,000.

## Certificates of Deposit

\$1,000 minimum deposit. Terms from 7 days to 5 years. Interest compounded daily.

## Retirement Accounts

We offer Simplified Employee Pension (SEP) plans. For more information regarding retirement accounts please refer to the Consumer Savings Plan section of this booklet.

## Public Funds Savings

No quarterly maintenance fee with \$300 minimum daily balance. Interest compounded daily, paid monthly. Two free withdrawals or transfers per month, after that, each additional withdrawal incurs a \$1.00 charge. \$5.00/month maintenance fee if daily balance falls below minimum.

# Business Electronic Banking

## Online Cash Management for Businesses

### View Only eCash

View real-time online account balances. No monthly maintenance fee.

### Basic eCash

The convenience of real-time online banking with access to comprehensive cash management tools:

- Have support for unlimited accounts
- Make scheduled/unscheduled loan payments
- View account and loan history
- Draw on your line of credit
- Unlimited free stop payments
- Reconcile account activity
- Import/export account information

No setup fee. No monthly maintenance fee.

### Value Added eCash

Enjoy all the same services offered with Basic eCash plus support for more complex transactions. With Value Added eCash, you will also have a Cash Management Officer assigned to your account.

In addition to all of the features of Basic eCash, you can:

- Initiate electronic payments or deposits (ACH) .....\$10/mo
- Pay federal taxes electronically..... \$0
- Pay state taxes electronically through RemitOneSM..... \*\*
- Submit coin/currency orders..... \$0
- Initiate domestic & international wire transfers..... \$10/mo plus \$10/wire
- Positive Pay..... \$100/mo
- Lock Box .....\$100/mo plus \$.30/payment and \$.04 for hand-keyed items

No setup fee. No monthly maintenance fee.

\*\*See Business Tax Services brochure for more information and applicable fees.

**QuickBooks Access**..... \$4.00/mo.

### BillPay Services

Business ..... \$5.95/mo.

- TCB Payables – Up to 10 transactions.  
43¢ per additional transaction.

**Automated Telephone Banking 800.922.8742**

**Mobile Banking for Sole Proprietors**

## **Business Loan Services**

Credit Lines

Equipment Loans & Leasing

Crop Loans

Construction Financing

Commercial Real Estate Loans

Small Business Loans (SBA)

Truck and Auto Loans

Automatic Cash Reserve (ACR)

VISA® Card – see our product brochures

<sup>1</sup>Includes Check Safekeeping (up to 36 imaged copies are available at no charge each year) or choose to get imaged checks back with your statement for \$2 per month.

<sup>2</sup>Fees assessed for excess activity: \$0.15 per check paid; \$1.25 per deposit.

<sup>3</sup>Fees assessed for excess activity: \$0.20 per check paid; \$1.25 per deposit.

<sup>4</sup>Current interest rates are available at your local branch.

# Additional Services

**24-hour Telephone Banking Service: 895-8742 (Chico Area) or 800 922 8742 (Toll-free)**

## Automated Teller Machine (ATM)

### Bank by Mail

#### Check Card and Business Check Card

Use your Check Card at ATMs, Point-of-Sale machines, and pay for purchases without writing a check everywhere VISA® is accepted.

#### Check Safekeeping and Copies

With safekeeping we'll store your imaged checks safe from fire, theft, or misplacement. Check safekeeping is included with all accounts (up to 36 imaged copies are available at no charge each year) or you can choose to get imaged checks back with your statement for \$2 per month.

#### Combined Monthly Statements

Review all of your accounts at a glance!

#### Direct Deposit

Enjoy the convenience of having your paychecks, social security or retirement checks deposited directly into your account.

#### OnGuard & OnGuard Plus

The strength of comprehensive fraud protection plus money saving extras! OnGuard is designed to protect program members against the ever-growing threat of identity theft. Our comprehensive program covers members in the unfortunate event that fraud occurs, while also providing fraud prevention and detection services to help stop identity theft before it happens.\*

#### One-Time Enrollment Fee

OnGuard .....	\$5.00
OnGuard Plus.....	\$8.00

#### Monthly Membership Fee

OnGuard .....	\$5.00
OnGuard Plus.....	\$8.00

\* See OnGuard & OnGuard Plus product brochures for more information.

#### Overdraft Protection Service

Arrange to have your overdrafts covered by a savings or checking account. \$5.00/transfer. Some restrictions apply. Also see Overdraft Privilege.

**OVERDRAFT PRIVILEGE** - Whether your overdrafts are paid is discretionary and we reserve the right not to pay them. We may refuse to pay any or all overdraft(s) for you at any time, even though we may have previously paid overdrafts for you (whether under the *Overdraft Privilege*, or otherwise). For example, we typically do not pay overdrafts if your account is not in "good standing," or you are not making regular deposits, or you have too many overdrafts. *However, if you maintain your account in good standing (defined as making regular deposits and bringing your account to a positive balance, including payment of all financial institution fees charged to your account, at least once every 30 days) and there are not legal orders outstanding, we may approve your reasonable overdrafts as a non-contractual courtesy.*

## OVERDRAFT PRIVILEGE (continued)

After your account has been open for at least 60 days, and you qualify for this service, an *Overdraft Privilege* limit may be assigned to your account based on the type of account you have. As long as you maintain your account in good standing, we may honor overdrafts up to the assigned limit. Normally, we will not approve an overdraft for you in excess of the pre-determined limit assigned to your account type, plus our applicable NSF handling fee(s).

More than one non-sufficient funds (NSF) fee may be assessed per day, depending on the number of checks presented and/or other withdrawals made from your account. Any fees charged for items or transactions presented against your account will be subtracted from your available balance (which may include your *Overdraft Privilege*). For information regarding the order in items are presented for payment, please refer to the PAYMENT ORDER OF ITEMS section above. We reserve the right to change this order without notice to you if we suspect fraud or possible illegal activity affecting your account. Also, please be aware that the order of payment of items may create multiple overdrafts during a single banking day for which you will be charged our standard NSF fee (see the Service Fee Schedule) for each overdraft whether paid or returned. This fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means. The amounts of any overdraft plus our NSF handling fee(s) that you owe are immediately due and payable with or without demand. You will be notified by mail of any NSF items we have paid or returned; however, we have no obligation to notify you before we pay or return any item(s).

There is no monthly maintenance fee associated with *Overdraft Privilege* and no interest or daily fee will be charged on the overdraft balance. If there is an overdraft paid by us on an account with more than one (1) owner on the signature card, each owner and agent, if applicable, shall be jointly and severally liable for such overdraft plus our NSF handling fee(s) regardless of who created the overdraft. We will recover overdrafts, which are not repaid as provided above, pursuant to the section entitled "FEES & CHARGES/LIABILITY/ATTORNEY'S FEES".

Overdraft protection may also be available using your **Savings or Checking Account** or from an **Automatic Cash Reserve Account**.

Your *Overdraft Privilege* limit may be included in the available balance provided to you by a teller, ATM and through our Telephone Banking Center, but will not be reflected in your Online Banking balance.

Use of *Overdraft Privilege* constitutes your agreement we will not be liable to you for any loss or damage based on a claimed reliance that any item(s) which overdraft your account will be paid. You further agree to indemnify and hold us harmless from any such claims for loss or damage made by others.

And finally, remember that *Overdraft Privilege* should not be viewed as an incentive to overdraw your account. As always we encourage you to manage your finances responsibly. In the event you would like us to have this service removed from your account, you can do so by calling 800-922-8742 or by visiting any one of our branch locations.

LIMITATIONS: Available for accounts in good standing. Tri Counties Bank reserves the right to limit participation to one account per household and to discontinue this program without prior notice.

## Travelers' Cheques

## Service Fees

Account Closure by Mail .....	\$6.00
ACH Return Items.....	\$27.00
ACR Cash Advance Fee.....	\$5.00
ATM Access Fee - Tri Counties Bank Machine.....	\$0
ATM Access Fee - Non-Tri Counties Bank Machine	
Balance Inquiry .....	\$1.00
Withdrawal .....	\$1.00
Bill Pay Services	
Consumer.....	\$0
Business .....	\$5.95/mo.
• TCB Payables – Up to 10 transactions. 43¢ per additional transaction.	
Written Correspondence to Payee .....	\$15.00
Per Proof of Payment (Not necessitated by a dispute) .....	\$15.00
Payments Returned Due to Customer Error .....	\$5.00
Business Expressline (Business Line of Credit)	
• Annual Fee .....	\$150.00
• Transaction Fee Advance.....	\$5.00
• Over Limit Fee.....	\$29.00
Chargeback Fee.....	\$6.00/ea.
Check Reproductions.....	\$3.00/ea.
(3/mo. or 36 free check reproductions yearly with Check Safekeeping)	
Checks Cashd for Non-Customers .....	\$5.00
Collection Charges - Incoming and Outgoing	
Domestic .....	\$15.00 plus destination fees
Foreign.....	\$30.00 plus destination fees
Counter Checks (first five free).....	\$1.00
Courier Fees.....	Varies per vendor and location
Early Closure Fee	
New accounts closed within 90 days .....	\$10.00
Fax Machine Use - First Page .....	\$5.00
Each Additional Page .....	\$1.00
Installment Collections.....	Refer to vendor's schedule
Legal Processes (per item).....	\$75.00
(Attachments, levies & garnishments)	
Merchant Card Services	
Set Up .....	Refer to vendor's schedule
POS Set Up for existing MC/VISA	
Merchants .....	Refer to vendor's schedule

NSF Checks/Overdrafts.....	\$27.00
Maximum/Day.....	\$162.00
Printed Checks .....	Vary depending on style and quantity ordered
Night Deposit	
Zipper/Lock Bag - Annual Fee (Per bag).....	\$25.00 per bag
Zipper/Lock Bag Purchased.....	Discontinued
Disposable Bag Annual Fee .....	\$0
Depository Replacement Key .....	\$5.00
Official Items	
Official Checks .....	\$6.00
Official Checks (replacement "in kind") .....	\$12.00
Official Check Photocopies .....	\$5.00
Official Check Overnight Photocopies .....	\$20.00
Reconcile Statement for Customer .....	\$35.00/hr.
Replacement Check Fee ("in lieu of" - for merchants) .....	\$25.00
Research Requests .....	\$35.00/hr.
Safe Deposit Box/Self Service Box	
<b>Annual Rental Charges - Based on availability</b>	
Traditional Branches	
2 x 5	\$25.00
3 x 5	\$40.00
4 x 5	\$50.00
5 x 5	\$55.00
2 3/4 x 5 1/4 .....	\$40.00
3 x 10 .....	\$60.00
5 x 10 .....	\$75.00
6 x 10 .....	\$80.00
7 x 10 .....	\$85.00
9 x 10 .....	\$110.00
10 x 10 .....	\$120.00
10 1/2 x 10 .....	\$120.00
5 x 11 1/2 .....	\$80.00
10 x 11 1/2 .....	\$125.00
15 x 20 1/2 .....	\$300.00
16 x 47 .....	\$500.00
16 x 31 .....	\$400.00
16 x 16 .....	\$300.00
5 x 16 .....	\$130.00
7 1/2 x 16 .....	\$150.00
17 x 15 .....	\$275.00
17 x 17 .....	\$300.00
In-Store Branches	
3 x 5	\$50.00
5 x 5	\$60.00
3 x 10 .....	\$75.00
5 x 10 .....	\$85.00
Lost Safe Deposit Box Key Replacement Fee.....	\$15.00
(At time of box surrender)	

Forced Box Fee .....	Varies
Special Statements (Branch).....	\$5.00
Special Statements (Automated 24-Hour Telephone Banking).....	\$3.00
Special Statement Online.....	\$0
Stop Payments.....	\$25.00
If Amount or Check # Missing.....	\$30.00
Sweep Account Fee - Per Sweep transaction .....	\$.50
Target Balance Account Fee - Per Target Balance transaction .....	\$.50
Telephone Transfers (Handled by Banker).....	\$5.00
Telephone Transfers (Automated 24-Hour Telephone Banking).....	\$0
Verification of Deposit .....	\$10.00
Research and Verification .....	\$35.00/hr
(\$35.00 minimum)	
Wire Transfer Fees	
Outgoing .....	\$30.00
Incoming .....	\$15.00

## Come in and visit us at any of our branch locations

### **American Canyon in Wal-Mart Supercenter**

7011 North Main Street  
American Canyon, CA 94503  
(707) 647-1049

### **Anderson in Wal-Mart Supercenter**

5000 Rhonda Road  
Anderson, CA 96007  
(530) 378-8085

### **Bakersfield: California Avenue**

5201 California Avenue, Suite 102  
Bakersfield, CA 93309  
(661) 325-9321

### **Bakersfield: South Panama in Wal-Mart Supercenter**

6225 Colony Street  
Bakersfield, CA 93307  
(661) 396-3100

### **Bieber**

ATM only  
Bridge & Market Streets  
Bieber, CA 96009

### **Brentwood in Raley's**

2400 Sand Creek Road  
Brentwood, CA 94513  
(925) 634-5500

### **Burney**

37093 State Hwy 299E  
Burney, CA 96013  
(530) 335-2215

### **Chico Mall**

1950 East 20th Street, Suite G725  
Next to Sears Entrance  
Chico, CA 95928  
(530) 898-0370

### **Chico: CSU-Bell Memorial Union**

ATM only

### **Chico: Downtown**

525 Salem Street  
Chico, CA 95928  
(530) 893-8861

### **Chico: East Avenue in Save Mart**

146 W. East Avenue  
Chico, CA 95926  
(530) 898-0380

### **Chico: Esplanade in Raley's**

211 W. East Avenue  
Chico, CA 95926  
(530) 879-5830

### **Chico: Park Plaza**

780 Mangrove Avenue  
Chico, CA 95926  
(530) 898-0400

### **Chico: Pillsbury**

2171 Pillsbury Road  
Chico, CA 95926  
(530) 898-0470

### **Chowchilla**

305 Trinity Avenue  
Chowchilla, CA 93610  
(559) 665-4868

### **Cottonwood**

3349 Main Street  
Cottonwood, CA 96022  
(530) 347-3751

### **Covelo**

76405 Covelo Road  
Covelo, CA 95428  
(707) 983-6135

### **Crescent City**

936 3rd Street  
Crescent City, CA 95531  
(707) 464-4145

### **Durham**

9411 Midway  
Durham, CA 95938  
(530) 898-0430

### **Elk Grove in Raley's**

4900 Elk Grove Boulevard  
Elk Grove, CA 95757  
(916) 478-9102

### **Fall River Mills**

43308 State Hwy 299E  
Fall River Mills, CA 96028  
(530) 336-6291

### **Folsom: Blue Ravine in Save Mart**

1003 East Bidwell  
Folsom, CA 95630  
(916) 984-2270

**Folsom: East Bidwell in Raley's**

715 East Bidwell  
Folsom, CA 95630  
(916) 984-4244

**Folsom: Empire Ranch in Raley's**

25025 Blue Ravine Road  
Folsom, CA 95630  
(916) 984-2029

**Fresno**

7020 N. Marks Avenue  
Fresno, CA 93711  
(559) 435-8089

**Grass Valley in Save Mart**

2054 Nevada City Hwy  
Grass Valley, CA 95945  
(530) 477-9741

**Gustine**

319 5th Street  
Gustine, CA 95322  
(209) 854-3761

**Lincoln in Raley's**

765 South Highway 65  
Lincoln, CA 95648  
(916) 408-5330

**Marysville**

729 E Street  
Marysville, CA 95901  
(530) 749-1639

**Middletown**

21097 Calistoga Street  
Middletown, CA 95461  
(707) 987-3196

**Modesto**

2020 Standiford Ave. Suite A  
Modesto, CA 95350  
(209) 548-4030

**Modesto: Village One in Raley's**

3020 Floyd Avenue  
Modesto, CA 95355  
(209) 551-1061

**Mt. Shasta**

204 Chestnut Street  
Mt. Shasta, CA 96067  
(530) 926-2653

**Orland**

100 East Walker Street  
Orland, CA 95963  
(530) 865-5524

**Oroville**

1180 Oro Dam Boulevard  
Oroville, CA 95965  
(530) 538-0140

**Palo Cedro**

9125 Deschutes Road  
Palo Cedro, CA 96073  
(530) 547-4494

**Paradise**

6848 Q Skyway  
Paradise, CA 95969  
(530) 872-2992

**Patterson**

17 Plaza Circle  
Patterson, CA 95363  
(209) 892-4098

**Red Bluff in Raley's**

727 South Main Street  
Red Bluff, CA 96080  
(530) 529-7080

**Redding: Downtown**

1845 California Street  
Redding, CA 96001  
(530) 245-5930

**Redding: Hartnell in Raley's**

110 Hartnell Avenue  
Redding, CA 96002  
(530) 224-3430

**Redding: Hilltop**

1250 Hilltop Drive  
Redding, CA 96003  
(530) 223-3307

**Redding: Lake Boulevard in Raley's**

201 Lake Boulevard  
Redding, CA 96003  
(530) 245-4651

**Roseville: Douglas Boulevard in Raley's**

1915 Douglas Boulevard  
Roseville, CA 95661  
(916) 784-6661

**Roseville: Pleasant Grove in Wal-Mart Supercenter**

900 Pleasant Grove Boulevard  
Roseville, CA 95678  
(916) 780-2266

**Sacramento: Antelope in Wal-Mart Supercenter**

5821 Antelope Road  
Sacramento, CA 95842  
(916) 721-1706

**Sacramento: Arden Fair**

1760 Challenge Way  
Sacramento, CA 95815  
(916) 648-9370

**Sacramento: Arena Boulevard in Bel Air**

3250 Arena Boulevard  
Sacramento, CA 95834  
(916) 419-2651

**Sacramento: Natomas Arena Boulevard in Bel Air**

3250 Arena Boulevard  
Sacramento, CA 95834  
(916) 419-2651

**Sacramento: N. Natomas in Raley's**

4650 Natomas Boulevard  
Sacramento, CA 95835  
(916) 419-4301

**Susanville**

1605 Main Street  
Susanville, CA 96130  
(530) 257-4151

**Turlock in Raley's**

2900 Geer Road  
Turlock, CA 95382  
(209) 668-1882

**Visalia**

509 S. Pinkham Street, Suite B  
Visalia, CA 93292  
(559) 741-2940

**Weed**

303 Main Street  
Weed, CA 96094  
(530) 938-4401

**West Sacramento in Wal-Mart Supercenter**

755 Riverpoint Court  
West Sacramento, CA 95605  
(916) 371-9758

**Willows**

210 North Tehama Street  
Willows, CA 95988  
(530) 934-2191

**Woodland in Bel Air**

1885 East Gibson Road  
Woodland, CA 95776  
(530) 661-4701

**Yreka**

165 South Broadway  
Yreka, CA 96097  
(530) 842-2761

**Yuba City**

1441 Colusa Avenue  
Yuba City, CA 95993  
(530) 671-5563

**Yuba City: Onstott Road in Raley's**

700 Onstott Road  
Yuba City, CA 95991  
(530) 751-8416

**Yuba City: Market Place in Wal-Mart Supercenter**

1150 Harter Road  
Yuba City, CA 95993  
(530) 673-1746

**Coming soon!**

**Chico South** – Dec 2009

2483 Notre Dame Blvd Suite A  
Chico, CA 95928

**Bakersfield: Gosford in Wal-Mart Supercenter** –

Early 2010  
5075 Gosford Rd.  
Bakersfield, CA 93313

## Our Green Mission Statement:



Tri Counties Bank is committed to significantly reducing the environmental footprint of our business and becoming a community leader in sustainability by:

- ▶ finding eco-friendly solutions
- ▶ innovating and facilitating green business practices
- ▶ educating and encouraging our employees, customers and vendors to practice green behaviors
- ▶ leading by example

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# We're here for you

Whether you have questions about your account or need help making a transaction, we're here to serve you. With real people ready to help. Contact us in the way that's most convenient for you.

The Tri Counties Bank Telephone Banking Center provides banking services and support day or night from the convenience of your home or office.

**Automated Customer Service Line ..... (800) 922-8742**

Available 24 hours a day, 7 days a week. You may also speak to a banker from 7:00 a.m. until 8:00 p.m. Monday through Friday, Saturday 9:00 a.m. - 7:00 p.m. and Sunday 11:00 a.m. - 5:00 p.m.

**Tri Counties Bank Online ..... [www.tricountiesbank.com](http://www.tricountiesbank.com)**

**Spanish Speaking Customers ..... (800) 922-8742**

**Investment Services ..... (866) 822-4753**