



Effective date for these charges is October 1, 2026

Account Services

Check Printing	Prices vary
Temporary Checks	\$1.00 per check
Check Imaging on Paper Statements	\$2.50 per statement
Fee is assessed each statement cycle even if there are no checks written during that cycle.	
Hold Statements	\$5.00 per month
Interim Statements	\$5.00 per statement
Multiple Mailers	\$2.50 per occurrence
Night Depository Service	\$50.00 annually
Locked Bag Purchase	\$20.00 per bag
Overdraft Paid Fee	\$34.00
Check or item that we pay against insufficient or unavailable funds. An insufficient funds item may be created by check, in-person withdrawal, Online Banking, or other electronic means.	
For Personal accounts, \$136.00 max; not to exceed four items per day. Overdraft Paid Fee is not charged if running account balance is overdrawn by less than \$5.00.	
Returned Item Fee (Business Accounts Only)	\$9.00 per item
Special Handling Fee	\$5.00 per item
Stop Payment Order, new or renewal	\$30.00 in-branch, telephone or online

Branch Services

Cashier's Checks	
Customers	\$10.00 per check
Non-customers	\$12.00 per check
Notary Public (available to MB&T customers only)	\$15.00 per signature
Safe Deposit Boxes	
See Safe Deposit Boxes page for current fees.	

Individual Retirement Arrangements

Trustee Transfer Fee	\$25.00 per transfer
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Health Savings Account

Monthly Fee (if balance falls below \$100)	\$3.00
Trustee Transfer Fee	\$25.00 per transfer

Debit Card Services

ATM Fee (non-MB&T ATM surcharge)	\$2.50 per transaction
Access Checking and Private Access Checking accounts: when you use a non-Montecito Bank & Trust ATM we will waive the \$2.50 fee as well as the fees or surcharges of the owner/ operator if the ATM/POS fee or surcharge is identified as a separate transaction. For Cashback Checking, Montecito Bank & Trust will refund up to \$15 in total fees per statement cycle.	
ATM or Debit Card Transaction Foreign Currency Conversion and Cross Border Fee	3% of amount
Cross Border and Foreign Currency Conversion fees are refunded for Access and Private Access Checking accounts.	
ATM or Debit Card Rush Replacement	\$50.00

Miscellaneous Services

Collections	
Domestic	\$30.00
Foreign	\$40.00
Sent Certified Mail	\$5.00 plus Mailing Costs
Foreign currency orders	1% of amount
Shipping Fee	\$7.00
Rush Shipping Fee	\$15.00
Legal Process, per service (attachments, levies, court orders, tax seizure)	\$125.00
Mutilated Currency Shipping	Mailing Costs
Research	
Record Retrieval	\$40.00 per hour (1 hour min.)
Record Retrieval	\$0.25 per copy
Subpoena Request, per hour (1 hour minimum)	Fee varies based on subpoena type
Wire Transfers	
Incoming Wire Fee	\$15.00
Outgoing Domestic Wire Fee	\$30.00
Outgoing International Wire Fee	\$45.00



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Business Online Banking Services

Online Services	
ACH Service	\$25.00 per month
Small Business ACH Service	\$10.00 per month
ACH Fee	\$0.10 per ACH item
Same Day ACH	\$0.30 per ACH item
ACH Returned Item	\$5.00 per ACH item
Applies to originated ACH transactions that are returned.	
Tax Payment Service	\$25.00 per month
Tax Payment Fee	\$0.10 per payment
Wire Service	\$25.00 per month
Domestic Wire Fee	\$15.00 per wire
International Wire Fee	\$15.00 per wire
Drawdown Wire	\$30.00 per wire
Token Replacement Fee	\$10.00
CheckCapture (Remote Deposit Capture)	
CheckCapture Setup Fee	\$100.00 per location
CheckCapture Maintenance Fee	\$40.00 per month
CheckCapture Fee - Small Business	\$25.00 per month
CheckCapture Deposit Ticket	\$1.25 per deposit
CheckCapture Deposited Check	\$0.10 per item deposited
Positive Pay (Includes Check + Payee Match, ACH, & Account Reconciliation Reporting)	
Monthly Fee	\$50.00 1st account \$40.00 additional account
Issued Item Fee	\$0.04 per item
Exception Fee	\$1.00 per item
Returned Item Fee (Check & ACH)	\$10.00 per item
File Correction Fee	\$40.00 per hour (1 hour min.)

Commercial Center

Commercial Center Base	\$30.00 per month
Commercial Center ACH/Wire Bundle	\$45.00 per month
Secure Desktop Set-up	\$100.00
Secure Desktop Monthly	\$25.00 per month

Commercial Center Analysis Package

Base Package	\$30.00 per month
Package fee includes up to 3 users, 5 CheckCapture deposits and 25 CheckCapture deposited checks, and the first 3 of each: incoming wires, stop payments and cashier's checks per month. Additional Services and Items Charges may apply.	
User Fee (4+)	\$5.00 per user

Analysis Account Charges

ACH Credit / Debit	\$0.10 per item
Checks Cashed in Branch	\$1.35 per item
Checks Paid	\$0.14 per item
Currency / Coin Deposited & Supplied	\$0.20 per \$100.00
Deposits	\$1.50 per deposit
Monthly Maintenance	
Business Analysis Checking	\$20.00 per month
Community Dividends® Analysis Checking	\$18.00 per month
On-us Checks Deposited	\$0.10 per item
Transit Checks Deposited	\$0.12 per item
ZBA Concentration Account Fee	\$25.00 per month
ZBA Subsidiary Account Fee	\$10.00 per month

Commercial Cash Vault Processing Fees

Commercial Deposits	\$0.6240 per deposit
Commercial Deposits - Check Only Fee	\$0.6240 per deposit
Commercial Deposits - Per Deposit Adjustment	\$2.9120 per deposit adjustment
DeWraps Roll	\$0.7280 per wrap
Deposit Amount Liability: (\$0-\$2,499.99)	\$0.6552 per \$1,000 deposited
Deposit Amount Liability: (\$2,500.00-\$49,999.99)	\$0.5720 per \$1,000 deposited
Deposit Amount Liability: (\$50,000+)	\$0.4160 per \$1,000 deposited
Deposit Coin Bins	\$28.0800 per bin
Emergency Order	\$16.6400 per order
Envelope Deposit	\$0.6000 per envelope
Late Order Type	\$16.6400 per order
Manual Order Type	\$12.4800 per order
Mixed Coin Bag Verification	\$6.2400 per bag
Mixed Deposit Fee (Cash and Check)	\$0.6240 per deposit
Non-Standard Coin Bag Verification Content	\$3.3800 per bag
Non-Standard Deposit Content	\$4.1600 per deposit
Non-Standard Order Content	\$4.1600 per order
Order Boxed Coin Per Full Box Coin (50 wraps)	\$2.0800 per box
Order Coin Wraps	\$0.0416 per wrap
Order Loose Notes	\$0.0104 per note
Order Strap Charge	\$0.4160 per strap
Standard Coin Bag Verification	\$0.5200 per bag
Standard Order Content	\$2.6000 per order

Vault Check Imaging Services

General Ledger Suspense Ticket (non-imagable items)	\$1.5392 per ticket
Image Scanning	\$2.9120 per adjustment
Image Scanning Balanced File	\$0.0655
Image Scanning Research	\$20.8000
Storage	\$0.0052

Personal Accounts



	Everyday Checking	Cashback Checking Student Version Available ¹	Access Checking	Private Access Checking	First Steps Savings [®]	Personal Savings	MB&T Money Builder	Montecito Money Fund	Relationship Bonus Money Market
Monthly Maintenance Fee	\$8	\$15	\$25	\$0	\$0	\$9 per quarter	\$5	\$10	\$10
How to Avoid Monthly Maintenance Fee	- Enroll in eStatements² and maintain \$500 minimum daily balance or - Primary account holder's age is 65 or greater or - Account is a formal trust	Enroll in eStatements ² and 15 or more debit card point-of-sale transactions posted each statement cycle	\$10,000 minimum daily balance or \$25,000 average available balance	Free for MB&T Wealth Management Clients	N/A	\$300 minimum daily balance	Enroll in eStatements ² and - Automatic monthly transfer of \$25 or more³ or - Maintain a \$300 minimum daily balance	\$2,500 minimum daily balance	\$2,500 minimum daily balance
Interest Earning ⁴	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Checkwriting	Yes	Yes	Yes	Yes	No	No	No ⁵	Yes	Yes

1. The student version is a debit card only account, no checks will be issued. Student version available for those 14 through 24 years of age. Monthly maintenance fee waived for student version. Adult signatory required. **2.** Must have online banking to enroll in eStatements. **3.** A recurring, automatic transfer each statement period of \$25 or more from a Montecito Bank & Trust account to the MB&T Money Builder account is required to waive the fee. **4.** See deposit agreement and rate sheet for more information. **5.** No checkwriting, bill-pay or Zelle[®] transactions are allowed on the MB&T Money Builder account. Zelle[®] and the Zelle[®] related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

Business Accounts



	Basic Business Checking	Business Interest Checking	Business Analysis Checking	Business Sweep Account	Business Savings	Business Money Market	Business Relationship Money Market
Monthly Maintenance Fee	\$8	\$18	\$20	\$18	\$3	\$15	\$15
Monthly Activity Fee	\$0.40 per item after the first 150 items ¹	\$0.40 per item after the first 250 items ¹	Earnings credit may offset activity fees ²	Earnings credit may offset activity fees on checking ²	None	None	None
Interest Earning ³	No	Yes	No	Yes, money market	Yes	Yes	Yes
Allowable Activity	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
How to Avoid Monthly Maintenance Fee	Enroll in eStatements	\$8 credit: Enroll in eStatements \$10 credit: Maintain a \$10,000 average balance	Balances in this account earn an Earnings Credit which may offset this and other fees	Balances in this account earn an Earnings Credit which may offset this and other fees	\$300 minimum daily balance	\$10,000 minimum daily balance	- Maintain a \$10,000 minimum daily balance or - Have a qualifying business checking account⁴

1. Activity fees are not waived by balance requirements. Items include: deposits and deposited items (excluding CheckCapture items which are billed separately), withdrawals (ATM and in person), transfers (in-person, online, automatic and telephone), manual loan payments, paid items (checks and debits), ACH debits, and POS transactions (one-time and recurring). **2.** See Analysis Account Item Charges in Schedule of Fees & Charges **3.** See Deposit Rate Summary. **4.** Qualifying business checking accounts include Basic Business Checking, Business Interest Checking, Business Analysis Checking, Community Dividends Checking and Community Dividends Analysis Checking.



	Community Dividends® Checking	Community Dividends® Analysis Checking
Monthly Maintenance Fee	\$0	\$18
Monthly Activity Fee	Up to 150 free processed transaction items. ¹ Additional items are \$0.40 each.	Balances in this account earn an Earnings Credit which may offset this and other fees, including Cash Management fees. ²
Interest Earning ³	Yes	No
Allowable Activity	Unlimited	Unlimited
How to Avoid Monthly Maintenance Fee	None	Balances in this account earn an Earnings Credit which may offset this and other fees, including Cash Management fees. ²
Other Requirements	Must be a 501(c)(3) nonprofit.	Must be a 501(c)(3) nonprofit.

1. Items include: deposits and deposited items (excluding CheckCapture items which are billed separately), withdrawals (ATM and in person), transfers (in-person, online, automatic and telephone), manual loan payments, paid items (checks and debits), ACH debits, and POS transactions (one-time and recurring). **2.** See Analysis Account Item Charges in Schedule of Fees & Charges **3.** See Deposit Rate Summary.

Safe Deposit Boxes



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Size	Rental Fee	Solvang	Hollister	Goleta	La Cumbre	Downtown Santa Barbara	Mesa	Montecito	Carpinteria	Ventura	Oxnard
3 x 5 x 24	\$65¹		•	•	•	•	•	•	•	•	•
5 x 5 x 24	\$85	•		•	•	•	•	•	•		
3 x 10 x 24	\$100	•	•	•	•	•	•	•	•	•	•
5 x 10 x 24	\$120	•	•				•				•
6 x 10 x 24	\$125			•	•	•		•		•	
10 x 10 x 24	\$210			•	•	•	•	•	•		•
15 x 11 x 24	\$260					•					
15 x 15 x 24	\$270	•									
30 x 30 x 24	\$510					•					
30 x 30 x 42	\$930					•					
60 x 15 x 24	\$510					•					
60 x 30 x 42	\$1,225					•					
Forced Opening Fee	\$25 plus Locksmith Cost										

Solvang (805) 688-2300

Hollister (805) 560-3421

Goleta (805) 564-0268

La Cumbre (805) 564-0271

Downtown Santa Barbara (805) 564-0213

Mesa (805) 979-4500

Montecito (805) 564-0240

Carpinteria (805) 564-0231

Ventura (805) 564-7399

Oxnard (805) 324-5800



¹. Private Access Checking clients receive a waiver of this fee as long as they maintain their account.

