



# PERSONAL ACCOUNT SCHEDULE OF FEES AND CHARGES

Silvergate Bank combines entrepreneurial spirit, proven expertise, and superior service to provide clients with a trusted, highly effective local banking partner.

We are dedicated experts delivering innovative solutions with a personal touch to help clients realize financial success.

We appreciate your banking business and look forward to exceeding your expectations at every level as we redefine what it means to be a customer-focused bank.



silvergate.com  
800-595-5856

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**Visa® Debit Card**

Rush Shipping .....	\$75/card
Replacement Card .....	\$5/card
International Service Assessment (ISA) Fee .....	1% of transaction amount
Domestic (U.S.) ATM Debit Card Transactions .....	Unlimited surcharge fee reimbursement for Domestic (U.S.) ATM Debit Card transactions <sup>1</sup>

**Checks**

Cashier's Checks.....	\$5/check
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**Checks Deposited**

Returned Deposit Item .....	\$5/item
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**Non-Sufficient Funds**

Overdraft .....	\$20/item
Returned Item.....	\$20/item
Maximum Overdraft and Returned Item Fees.....	\$120/day

<b>Checks Printing Fee</b> .....	varies
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**Collections**

Domestic Incoming .....	\$15/item, plus third party costs
Domestic Outgoing .....	\$15/item, plus third party costs
International Incoming .....	\$25/item, plus third party costs
International Outgoing .....	\$2/item, plus third party costs
Dormant/Escheat Notice.....	\$2/each

<b>Notary Fee</b> .....	\$10/signature
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**Services**

Legal Process.....	\$25
Account Research .....	\$25/hour
Photocopying .....	\$0.20/page
Verification of Deposit .....	\$10
Fax Transmissions .....	\$3/page
Expedited Handling.....	\$20 or shipping, whichever is greater

**Services**

Duplicate Tax Information.....	\$3
Medallion Guarantee .....	\$15/signature
Signature Guarantee Standard....	\$10/signature

**Statements**

Copies of Paid Checks.....	\$2/item
Snapshot Statement.....	\$5
Duplicate Statements .....	\$5

**Stop Payments**

Stop Payments .....	\$10
Stop Payment Renewal .....	\$10

**Telephone**

Telephone Transfer .....	\$5/transfer
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**Wire Transfers**

Incoming.....	no charge
Domestic Outgoing.....	\$10/wire
Foreign Outgoing.....	\$30/wire

<sup>1</sup>ATM terminal owner fees may apply.