

## Online Banking Fees and Charges

### CONSUMER ACCOUNTS

Online Banking Service.....	no charge
Check Printing Charges.....	at cost
Check Images.....	no charge
Export History to Financial.....	no charge
Real-Time Account Balance.....	no charge
Stop Payment.....	\$15.00
Transfer Funds Between Account.....	no charge
View Account Statements and Check Images.....	no charge
eStatement.....	no charge

### BUSINESS ACCOUNTS

Online Banking Service.....	no charge
Check Printing Charges.....	at cost
Check Images.....	no charge
Export History to Financial.....	no charge
Real-Time Account Balance.....	no charge
Stop Payment.....	\$15.00
Transfer Funds Between Account.....	no charge
View Account Statements and Check Images.....	no charge
eStatement.....	no charge

### BILL PAYMENT FEES:

Normal Consumer/Business Bill Pay.....	no charge
Consumer Same-Day Bill Pay.....	\$12.00
Consumer Overnight Check.....	\$20.00

### MOBILE BANKING:

Basic Mobile Service for Business/Consumer.....	no charge
Business Mobile Deposit.....	no charge
Consumer Mobile Deposit.....	no charge

These fees are subject to change without prior notice.  
We reserve the right to assess charges for service not listed in this schedule of fees.

## Cash Management Services

### ACH ORIGATION SERVICE

ACH Transfer.....	\$0.10 per entry
ACH or Tax Payment Template Set Up by Bank....	\$5.00 per template

ARMOR CAR SERVICE .....At cost + 10%

### AUTOMATIC BALANCE SWEEP TRANSFER.

Deficit Transfer.....	\$5.00 per setup
Minimum Balance Transfer.....	\$5.00 per setup
Maximum Balance Transfer.....	\$5.00 per set up
Schedule Transfer (Fix Amount & Schedule)....	\$5.00 per setup

COURIER SERVICE .....At cost + \$25.00

### E-DEPOSIT SERVICE (WITH SECTRAN)

(monthly per terminal).....\$15.00

### NIGHT DEPOSITORY SERVICE

Night Depository Key Deposit.....	\$25.00
Night Depository Bags Supply.....	at cost

### REMOTE DEPOSIT CAPTURE (RDC) SERVICE

Remote Capture Equipment Leasing/Monthly.....	\$50.00
Remote Capture one time set up.....	\$100.00
Penalty for closing within 12 month or non-return of scanner upon service termination.....	\$250.00

### WIRE ORIGATION SERVICE

Outgoing Wire - Domestic.....	\$20.00
Outgoing Wire - International.....	\$25.00
Wire Template Set Up by Bank.....	\$5.00 per template
Wire Tax Payment Template Setup by Bank....	\$5.00 per template

## CORPORATE HEADQUARTER

245 West Valley Blvd.,  
San Gabriel, CA 91776-3737  
Tel: (626) 282-3000  
Fax: (626) 282-9333

### San Gabriel Branch

245 West Valley Blvd.,  
San Gabriel, CA 91776-3737  
Tel: (626) 281-8228  
Fax: (626) 281-8333

### Irvine Branch

3947 Irvine Blvd.,  
Irvine, CA 92602-2400  
Tel: (949)262-1331  
Fax: (949) 262-1333

### Hacienda Heights Branch

17188 Colima Road, Suite A  
Hacienda Heights, CA 91745-6787  
Tel: (626) 839-6200  
Fax: (626) 839-0700

### Arcadia Branch

1415 S. Baldwin Ave.,  
Arcadia, CA 91007-7922  
Tel: (626) 445-8900  
Fax: (626) 445-3900



# Schedule Of Fees

(Effective January 01, 2020)

Member  
FDIC

[www.megabankusa.com](http://www.megabankusa.com)



## SCHEDULE OF FEES (Effective January 01, 2020)

### ACCOUNT CLOSED FEE

All Checking & Savings Within 90 days.....\$15.00

### ATM CHARGES

ATM Card Replacement.....\$5.00  
 Withdrawal at non-Mega Bank Machine.....no charge  
 Balance Inquiry at non-Mega Bank Machine.....no charge  
 Point-of-Sale Transaction.....no charge

**CASHIER'S CHECK** (available for customer only).....\$5.00

### CASHING ON-US CHECK FOR NON-CUSTOMER

.....\$5.00 per check

### CHECK/DRAFT COLLECTIONS

Domestic Incoming .....\$20.00  
 Domestic Outgoing .....\$20.00  
 Foreign Incoming .....\$30.00  
 Foreign Outgoing .....\$30.00

**CHECK PRINTING CHARGES** .....at cost

**COUNTER CHECKS**.....\$1.00 per check

**DEPOSITED CHECK RETURNED** .....\$10.00

**DEPOSIT CORRECTION** (include ACH item Errors).....\$5.00

### DORMANT ACCOUNT

Escheatment Notice.....as allowed by state Law

**EXCESSIVE WITHDRAWAL** .....\$10.00 per transaction

**FAILURE TO FURNISH TIN**(or incorrect TIN).....\$50.00

### FOREIGN CURRENCY NOTES EXCHANGE

Purchase or Sold by Bank.....\$20.00 per FX  
 \*Express shipping is subject to additional charge of courier or vendor

**LEGAL PROCESS** .....\$75.00 + cost

### NON-SUFFICIENT FUNDS CHARGES

Paid item.....\$25.00 per item  
 Unpaid item.....\$25.00 per item  
 (Daily cap \$200.00 for both items)

### NOTARY FEE

For Bank Document Only.....no charge

### REQUEST REDEPOSIT RETURNED

**CHECK**.....\$2.00 per check

### RESEARCH

Labor Per Hour.....\$40.00  
 plus \$0.50 per copy  
 (Min \$40.00)

Special Statement Request.....\$5.00 per statement  
 Copy of Image Check.....\$2.00 per item  
 Cop of Deposit Slip.....\$2.00 per item  
 Copy of Deposit Item.....\$2.00 per item

### STOP PAYMENT – NEW OR RENEWAL

Automatic Clearing house item (ACH) debit item.....\$20.00  
 Check (Post Dated/Bank issued Cks).....\$20.00  
 On-Line Stop Payment.....\$15.00  
 Range of Checks.....\$50.00

### SPECIAL MAILING SERVICE

Hold Mail Service (monthly charge).....\$10.00  
 Foreign Mail Service (monthly charge).....\$10.00

### TELEPHONE REQUEST MANUAL

**TRANSFER**.....\$2.00 per transfer

### WIRE TRANSFER

Outgoing Domestic Wire.....\$25.00  
 Outgoing International Wire.....\$30.00  
 Incoming Wire.....\$10.00  
 Wire Cancellation.....\$10.00  
 Wire Trace/Amendment Request (Domestic).....\$10.00  
 Wire Trace/Amendment Request (International).....\$20.00

Customized Wire Notification by Email or Fax...\$5.00 setup fee

**VERIFICATION OF DEPOSIT/LOAN**.....\$10.00

### RETIREMENT ACCOUNT (IRA)

Annual Fee.....\$15.00  
 Premature Distribution/Account Closing Fee.....\$15.00

### SAFE DEPOSIT BOX

5X5.....\$40.00  
 5X10.....\$75.00  
 10X10.....\$150.00  
 Key Deposit.....\$25.00  
 Key Replacement for surrendered box.....\$25.00  
 Key Replacement for continued leasing same box...at cost+\$20.00  
 Forced Open Box.....at cost+\$20.00

### BUSINESS ACCOUNT ANALYSIS

Monthly Maintenance.....\$15.00

ACH Transfer.....\$0.10 per entry

Check Paid.....\$.15 per item

Transit Check Deposited.....\$0.10 per item

Currency Deposit or Paid Out.....\$1.00/1000

Coin Deposit or Paid Out.....\$0.15 per roll

Deposit Correction.....\$5.00 each

Deposit Posted.....\$1.00 per deposit

FDIC Insurance.....Current Rate

Additional Statement.....\$5.00 per statement

ALL Other Service Fees, Online Banking Fees and Cash Management Service Fees can be charged as part of Business Account Analysis.

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