



PERSONAL SCHEDULE OF FEES & CHARGES



www.silvergatebank.com

Personal Banking, Redefined.

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.



PERSONAL SCHEDULE OF FEES AND CHARGES

Visa® Debit Card

Rush Shipping	\$75/card
Replacement Card	\$5.00/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 ¹

¹ATM terminal owner fees may apply

Checks

Cashier's Checks	\$5.00
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Checks Deposited

Returned Deposit Item	\$5.00/item
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Non-Sufficient Funds

Overdraft	\$20.00/item
Returned Item	\$20.00/item
Maximum Overdraft and Returned Item Fees	\$120.00/day

Check Printing Fee	varies
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Collections

Domestic Incoming	\$15.00/item, plus third party costs
Domestic Outgoing	\$15.00/item, plus third party costs
International Incoming	\$25.00/item, plus third party costs
International Outgoing	\$25.00/item, plus third party costs

Dormant/Escheat Notice	\$2.00 each
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Excessive Transaction Fee	\$15.00/excessive transaction
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Notary Fee	\$10.00/signature
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Services

Legal Process	\$25.00
Account Research	\$25.00/hour
Photocopying	\$0.20/page
Verification of Deposit	\$10.00
Fax Transmissions	\$3.00/page

Services

Expedited Handling	\$20.00 or shipping, whichever is greater
Duplicate Tax Information	\$3.00
Medallion Guarantee	\$15.00/signature
Signature Guarantee Standard	\$10.00/signature

Statements

Copies of Paid Checks	\$2.00/item
Snapshot Statement	\$5.00
Duplicate Statements	\$5.00

Stop Payments

Stop Payments	\$10.00
Stop Payment Renewal	\$10.00

Telephone

Telephone Transfers	\$5/transfer
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Wire Transfers

Incoming	No Charge
Domestic Outgoing	\$10.00/wire
Foreign Outgoing	\$30.00/wire