

# Services Provided by Monterey County Bank – Deposit Products



**Date:** March 31, 2026  
**To:** Monterey County Bank – CRA Public File  
**From:** Clarissa Rowe, CRA Officer  
**Re:** Services Provided by Monterey County Bank – Deposit Products

**Business Deposit Accounts:**

Checking: <https://www.montereycountybank.com/Business-Checking>  
 Savings: <https://www.montereycountybank.com/Business-Savings>

**Personal Deposit Accounts:**

Checking: <https://www.montereycountybank.com/Personal-Checking>  
 Savings: <https://www.montereycountybank.com/Personal-Savings>  
 IRA: <https://www.montereycountybank.com/IRA>

**Certificate of Deposit:** <https://www.montereycountybank.com/CD>

**Lending:**

Commercial Lending: <https://www.montereycountybank.com/Commercial>  
 SBA Lending: <https://www.montereycountybank.com/SBA>

**Banking Services available based on account type. Separate fees may apply.**

**ACCOUNT SERVICES**

Cashier's Checks
Check Printing
Copy of Statement
Counter Checks
Legal Process/ Research
Merchant Deposit Bags
Non-Sufficient Funds/Overdraft
Photocopies
Special Statement Preparation
Stop Payments, New or Renewals

**CARD SERVICES**

Debit Card Replacement
Debit Card Rush Order Fee
Non-MCB ATM Fee

**COLLECTION SERVICES**

Domestic Incoming/Outgoing
Foreign Incoming/Outgoing

**NIGHT DEPOSITORY**

Locked Bag
Deposit Plastic Bags

**SAFE DEPOSIT BOX**

Safe Deposit Box (where available, varies by size)
Safe Deposit Box Forced Entry

**TREASURY SERVICES**

Online Banking Access
Bill Payment
ACH Origination Maintenance Fee
Remote Deposit Capture (Based on scanner type)
Multi-Feed Scanner
Single-Feed Scanner
Customer owned or additional scanner
Physical Security Token Fee
Token Lost/Replacement Fee
Positive Pay

**WIRE SERVICES**

Wire Transfers (Domestic Incoming)
Wire Transfers (Domestic Outgoing)
Wire Transfers (Foreign Outgoing)
Wire Transfers (Foreign Incoming)

**MISCELLANEOUS FEES**

Amortization Schedule
-----------------------