



CRB Disclosure of Fees and Charges

Addendum Effective 02/01/2025

APPLICATION FEES	FEE	INFORMATION
Direct CRB ¹	\$150	This fee applies to all Direct CRBs. This fee is required to be paid upon submission of application and is non-refundable.
Indirect ² CRB	\$150	These fees apply to all indirect and ancillary CRBs. This fee is required to be paid upon submission of application and is non-refundable.
CRB ACCOUNT FEES	FEE	INFORMATION
Direct Tier 1	\$1,100/month	Direct CRBs with a minimum average daily balance of less than \$250,000 will be assessed this fee. There is no minimum balance requirement for this tier.
Direct Tier 2	\$700/month*	Direct CRBs with a minimum average daily balance of more than \$250,000 will be assessed this fee.
Direct Tier 3	\$300/month*	Direct CRBs with a minimum average daily balance of more than \$500,000 will be assessed this fee.
Direct Tier 4	Fee Waived*	Direct CRBs with a minimum average daily balance of more than \$750,000 will have the CRB Account Management monthly fee waived.
Indirect CRB	\$150/month	Indirect CRBs will be assessed a \$150 fee to cover the costs of monitoring.
OTHER FEES	FEE	INFORMATION
Deposit Fee	None	We do not collect a percentage of deposits or charge a fee per deposit to your accounts.
Debit Items	None	We do not charge a fee per debit item. This includes checks, internal transfers and ACH transactions processed through your accounts. Excludes wire transactions.
Wire Transfer	\$33/\$15 each	Outgoing Wires processed by the Branch \$33. Online Banking outgoing wires \$15. Incoming wires \$15.
Branch Cash Handling	\$5 per \$1000	This fee applies when a scheduled cash deposit or withdrawal is processed through an MVB facility that processes cash transactions.
Document Review	\$50 each	This fee applies when documentation is received through a third-party (e.g., regulator, attorney, etc.) and must be reviewed by MVB.
Site Review	\$250 each	This fee applies when a site review is conducted by MVB or by a contracted third-party.
Account Audit	\$100 each	This fee applies when an account's activity is deemed unusual and requires additional analysis beyond the scope of normal monitoring.
Account Termination	\$250 each	This fee applies when we decide or are directed to terminate an account relationship. This does not apply when a member chooses to close an account.

¹Direct CRBs are defined as businesses licensed by a state to engage in commercial cannabis activity. ²Indirect CRBs are defined as businesses that serve and derive revenues from Direct CRBs or have financial or controlling interest in a Direct CRB. *Fee is based upon maintaining required minimum balance. If the requirements are not met, then the fee will be adjusted to the applicable tier rate.

We may change this disclosure at any time without notice or as otherwise provided by law. Other fee discounts may be applied based on risk and relationship status at our sole discretion. Unless otherwise indicated, fees are charged at the time of service or transaction. If an account does not have sufficient available funds, the assessment of a fee may result in a negative account balance. Unpaid fees may be cause for account restrictions or closure.

All Mission Valley Bank products and services are subject to eligibility requirements and qualification criteria. Not all products, services fees and charges are shown above. Please also refer to Mission Valley Bank's other Notices and Disclosures.