



beneficial state bank

Guide to Your Accounts and Services on our New Banking System

This guide contains important information about the transition of your accounts and services on Monday, July 2, 2018.

Together
We'll Build
Something
Beautiful.

Contents

Welcome from CEO	3	Business Accounts	16
Conversion Checklist	4	Online and Mobile Banking	20
Temporary Service Interruptions	6	Lending	22
FAQ	8	Schedule of Fees	24
Personal Accounts	12		

Get In Touch


Customer Care Center

support@beneficialstate.com

503.287.7537 or toll free 800.814.6088

www.beneficialstate.com

 /BeneficialStateBank

 @BeneficialState

Customer Care Center

Open Conversion Weekend

Saturday, June 30th: 8:00 am - 5:00 pm

Sunday, July 1st: 8:00 am - 5:00 pm



OUR MISSION

The mission of Beneficial State Bank is to build prosperity in our communities through beneficial banking services delivered in an economically and environmentally sustainable manner.

Letter from CEO Kat Taylor

Dear Beneficial Banking Family-

Thank you for supporting this triple-bottom-line bank serving social justice and environmental well-being at the same time that it is financially sustainable. **We won't stop until the banking that belongs to us all is changed for good.** It's so important to get banking right for the sake of our communities, the country, and the planet and we are grateful you have joined us on that journey.

It turns out, in order to change the banking system for good, we have to be ready also to change its component parts. **At Beneficial State, we realized that our ability to deliver the customer service you deserve and the beautiful world we all wish to build depends upon strong partnerships with our vendors, especially our core platform provider.** So, we are migrating with the help of our partners at Smiley Technologies, Inc. to a core platform that will help us manage your customer experience much better. Full implementation will take time but begins with a conversion of your existing accounts onto the new platform on July 2, 2018.

The enclosed packet includes a summary of products and services, a timeline of key dates, actions we need you to take, and additional information including contact numbers and resources for any problems or input over the conversion (see pg 4). **Importantly, your deposit and loan account numbers will not change. If you have questions or comments, please do reach out to us at support@beneficialstate.com.**

We want not only to thank you in advance for any changes we are asking you to endure, but also we want to recruit your guidance in making sure we provide a mission-aligned product set that truly reflects the fair and transparent products and services you deserve. In the end, we are convinced the new offering made possible by this change will be one you applaud, but please keep us honest.

Thank you,



Kat Taylor and the Team
Co-Founder & CEO

Conversion Checklist

This list will prepare you for an efficient transition onto our new system.

For all Depositors.

Save the Customer Care Center contact info in your phone

800-814-6088 | support@beneficialstate.com

Activate your new debit and ATM card

Please watch for new debit/ATM cards and PIN's that will be mailed to you prior to the conversion. Instructions will be provided with the card for activation. If you do not receive your card by June 30th, please contact support@beneficialstate.com. **If you have recurring transactions tied to your existing debit card, please contact the vendor or merchant and provide them with your new card number.**

Save copies of checks you want to keep

Images of checks cleared prior to conversion will not be available online. Please print or save any prior check images you need or contact us for a copy. **You do not need to re-order check stock; existing check stock is valid.**

Save previous account statements and notices

Please download and save previous account statements and notices you need as copies will not be available online. Account statements and notices generated after July 2nd will be available on our new online systems going forward.

Please note any recurring automatic payments and transfers to your internal or external accounts will not convert. You will need to set them up on the new system.

Recurring transfers to your internal and external accounts will not transfer to the new system. Please set up any recurring transfers in our new online banking system or contact us after the conversion. If you have recurring transfers or payments to your account from another bank or third party, those transactions will not be affected.

IMMEDIATELY update your Online Banking contact information

Consumer and Small Business Online Banking - Log into online banking and select "My Change Options" to change your email address. To update all other information please call our Customer Care Center, or visit a branch.

Business Online Banking- To update contact information please call your relationship manager, our Customer Care Center, or visit a branch.

Download the new mobile app

Download our new customized mobile application for iOS and Android devices. On Monday, July 2nd at 9:00am, you can log in and access your account using your NEW online banking credentials. **We have multiple apps, search for: Beneficial State Bank Mobile**

Re-Establish Bill Pay eBills

You will have six months of payment history and payees converted to the new system, but if you are using our eBill service, **you will need to re-establish those eBills on the new system.**

Save Beneficial State's automated Telephone Banking number to your phone

833-OUR-HERO (833-687-4376) you can access telephone banking starting at 9:00am on Monday, July 2, 2018. Your login ID is your SSN/TIN. Please contact us to reset your password.

For Business and Nonprofit Depositors.

A Client and Treasury Manager or Relationship Manager will be reaching out to you prior to conversion to assist in the transition of your new RDC, ACH or wire systems. We will provide training to go through the changes and review new setup processes for each of the treasury services below.

Save this contact for Client and Treasury Service Support

treasurysupport@beneficialstate.com

Submit final ACH batches by Friday, June 29th at 3:00 pm

Submit final batches on the current system no later than Friday, June 29th at 3:00 pm.

Submit wires by Friday, June 29th at 1:00 pm

Submit wire transfer requests on the current system no later than Friday, June 29th at 1:00 pm.

Print and save your current ACH templates

Print and save current templates and recurring batch recipients as these will not convert to the new system. Batches can be set up manually after Monday, July 2nd and will be copied or reused in a similar fashion to previous templates using a "COPY" function. Batches with settlement dates after Friday, June 29th will not be processed.

Print and Save your current wire templates

Print and save current templates and recurring wire recipients as these will not convert to the new system. New wires can be set up manually after Monday, July 2nd and be copied or reused in a similar fashion to previous templates using a "COPY" function. Wires submitted with settlement dates after Friday, June 29th will not be processed.

Remote Deposit Capture Access

An appointment will be scheduled with you prior to conversion to go through the de-installation of your current device driver, the installation of a new driver, as well as training on setting up users and deposit procedures.

Reconfirm Intuit Access

Starting on Monday, July 2nd, please direct access through "**Beneficial Bank_F&T_PanAm_Alбина**". The current "Alбина Community Bank" Intuit access will not be accessible after Friday, June 29th at 4:00 pm.

Temporary Service Interruptions

These interruptions will affect your current services.

RETAIL AND SMALL BUSINESS ONLINE BANKING

During conversion weekend, Online Banking for personal and small business accounts will be available in view-mode only.

Friday, June 29th at 4:00 pm	Online Banking in view-mode only begins
Monday, July 2nd at 9:00 am	Begin using the new Online Banking system See page 20

BUSINESS ONLINE BANKING

During conversion weekend, Online Banking for business accounts will not be available.

Friday, June 29th at 4:00 pm	Online Banking systems become unavailable
Monday, July 2nd at 9:00 am	Begin using the new Online Banking system See page 20

BILL PAY

This service will not be available from June 25th to July 2nd. During this time, you will not be able to set up new payments, edit, or cancel existing payments.

Monday, June 25th at 5:00 am	Bill Pay systems become unavailable
Monday, July 2nd at 9:00 am	Begin using the new Bill Pay system. See page 20

MOBILE APP

During conversion weekend, the Touch Banking mobile app will be available in view-mode only.

Friday, June 29th at 4:00 pm	Mobile app in view-only mode begins
Monday, July 2nd at 9:00 am	Begin using the new mobile app See page 20

TELEBANC (TELEPHONE BANKING)

This service will be available in inquiry-mode only from June 29th to July 2nd, and will be replaced with our new Telephone Banking system.

Friday, June 29th at 4:00 pm	Telebanc available in inquiry-mode only
Monday, July 2nd at 9:00 am	Begin using the new Telephone Banking system

POPMONEY

During conversion weekend, Popmoney will not be available. On July 2nd, Popmoney will be replaced with a new service, Pay a Person. Existing Popmoney payment/recipient information will not convert and will need to be set up in Pay a Person on July 2nd. Please make a note of your Popmoney payments/recipients prior to June 25th.

Popmoney payments scheduled to be made by June 29th will occur; all others will be terminated and will need to be set up in Pay a Person beginning July 2nd. Please make other arrangements for payments required to be made between June 30th and July 2nd.

Monday, June 25th at 5:00 am	Popmoney will become unavailable
Monday, July 2nd at 9:00 am	Begin using Pay a Person

FAQ

Conversion Questions and Answers

Will branch hours change?

No. Branch hours will remain the same. Please refer to the back cover for local branch hours.

Will my account number or bank routing number change?

No. Your account number will not change and the routing number will remain 123006651.

Will I need to re-enroll in Online Banking?

Yes. See page 20 for instructions.

Will I need to re-enroll in eNotices and Alerts?

Yes. You will need to enroll in eNotices and alerts to continue to receive them.

Will I need to re-enroll in eStatements?

No. You will not need to re-enroll. All customers will receive a paper statement as of June 29th, even if you are enrolled in eStatements. If your statement cycle is on the 15th, that paper statement will include 2 weeks' worth of activity; the next statement will cutoff on July 15th. If your statement cycle is month-end, your statement will include the full month's activity and the next statement will cutoff on July 31st. eStatements will resume after the conversion period.

Will the Telephone Banking number change?

Yes. The new number is 833-OUR-HERO (833-687-4376). You may access telephone banking starting 9:00am on Monday, July 2, 2018. Your login ID is your SSN/TIN. Please contact us to reset your password.

Will I be issued a new debit and ATM card?

Yes. Please watch out for your new VISA EMV debit and ATM cards and PIN's that will be issued by mail. Activation instructions will be provided with the card. If you do not receive your card and PIN by June 30th, please contact us at support@beneficialstate.com. You will be able to use your existing debit/ATM cards for POS and ATM transactions during conversion weekend. On conversion weekend, you can contact the Customer Care Center for assistance from 8:00 am - 5:00 pm Saturday and Sunday. **New cards can be activated upon receipt and they may be used Monday, July 2nd starting at 9:00 am.**

Do I need to reorder checks?

No. You will be able to use your current checks.

Will Overdraft Privilege and Overdraft Line of Credit continue?

No. As we previously notified, if you have this service now and as of Friday, June 30th Overdraft Privilege and Overdraft Line of Credit will no longer be offered and any amount owing on an Overdraft Line of Credit is due. You will receive additional communication about this via mail. Please contact a Beneficial Banker for other options available to you to protect your checking account from an overdraft situation.

What is your approach to Overdrafts?

We want to help you minimize the number and cost of overdrafts. Our overdraft fees are lower than industry standards. When multiple checks are presented against your account on the same day, we will post checks from the smallest to the largest check amount to minimize the number of overdraft items (many banks post in reverse order to increase the number of OD fees they can charge). You may use mobile banking and account alerts to monitor for potential overdrafts before they happen. We also encourage clients to create a savings cushion, and to consider setting up Overdraft Transfer, which can automatically transfer available funds from another eligible Beneficial State Bank account to cover an overdraft (transfer fees may apply).

Will I be able to continue using Popmoney?

No. Popmoney will be replaced with our new service called Pay a Person. You will need to setup new recipients in Online Banking starting Monday, July 2nd.

How do I access the new mobile app?

Download the new customized mobile application for iOS and Android devices. Please setup online banking first, then use your online banking credentials to login. If you were enrolled to make mobile deposits, you will not need to re-enroll. **We have multiple apps, search for: Beneficial State Bank Mobile.**

For any further questions, please contact your branch staff, Relationship Manager, or contact Customer Care at **support@beneficialstate.com**, **503.287.7537** or toll free **800.814.6088**.

FAQ

Will my direct deposit be affected?

No. Since your account number and routing number will not change, your direct deposit will continue as usual.

Where do I send my loan payments?

Payment address has not changed, please send your loan payments to:

Loan Servicing
c/o Beneficial State Bank
2002 NE MLK Jr Boulevard
Portland, OR 97212

**This address WILL CHANGE starting September 2018.
We will notify you in advance.**

Will there be any changes to terms of loans?

No. Your loan terms on existing loans will remain unchanged.

Will my automatic loan payments continue as usual?

Yes. However please watch your balances the first month to ensure the transfer was activated. Please notify loan servicing immediately if you notice the payment was not processed on the regularly scheduled date.

Are there any changes to my existing credit card?

No. Your account number, credit limit, and the payment address will not change with this conversion.

Business and Nonprofit

Will I have access to Online Banking or be able to make an RDC deposit over conversion weekend?

No. You will not have access during the conversion weekend in order for the data currently in our system to transfer properly. You will have access to the new core system starting Monday, July 2nd at 9:00 am. If you have a deposit that needs to be made over the weekend, you may use the night depository located in each of the 5 former Albina branch offices. The deposit will be processed and credited to your account the morning of July 2nd.

Will I be able to access previous statements?

No. Previous statements in Business Online Banking will not convert, but you will be able to review 18 months' of transactions. If you need copies of previous statements, you may contact us at treasurysupport@beneficialstate.com.

May I enroll In Positive Pay, Lockbox Services or Insured Cash Sweep?

Yes. We are excited to offer new treasury services to business clients. For more Information, contact your Client and Treasury Manager.

Will my templates for wires and ACH be available on the new core system?

No. Please print and save your current templates for recurring ACH batch and wire recipients because they will not convert over to the new system. Starting Monday, July 2nd at 9:00 am, you will have access to the new system to setup new ACH batches and wires. All set ups can be accomplished in a similar fashion to previous templates using a "COPY" function.

Do I need to reconnect Intuit?

Yes. Starting on Monday, July 2nd, please direct access through "Beneficial Bank_F&T_PanAm_Alбина". The current "Albina Community Bank" Intuit access will not be accessible after Friday, June 29th at 4:00 pm.



We are thrilled to offer CDs with minimums as low as \$250.

Check out page 14 for more information.

Personal Account Transitions

If your account is:

Your NEW Account will be:

COMMUNITY E-FREE CHECKING

eChecking

\$50 to open

No monthly service fee

eStatements and eNotices available

VISA EMV Debit Card available

Online Banking, Mobile Banking and Bill Pay available

COMMUNITY BASIC CHECKING

Checking

\$50 to open

\$5 monthly service fee

Monthly fee waived w/ one or more:

- \$500 monthly average balance
- Automatic loan payment
- Bill pay
- Service Member/Student/Adults aged 55 or older*

No fee for eStatements and eNotices

VISA EMV Debit Card available

Online Banking, Mobile Banking and Bill Pay available

*This is a new feature! If you fall into one of these categories please contact us to ensure we provide you a fee waiver. Contact us at support@beneficialstate.com.

If your account is:

**COMMUNITY
INTEREST
CHECKING PLUS
&
COMMUNITY
CHECKING PLUS**

**COMMUNITY
MONEY MARKET
&
COMMUNITY
MONEY MARKET
PLUS**

Your NEW Account will be:

Interest Checking

\$50 to open

\$10 monthly service fee

Monthly fee waived w/ one or more:

- \$2,500/monthly avg balance
- Combined avg balance of \$10,000 in money market and/or savings
- \$1,500 monthly direct deposit
- Bill pay
- Service Member/Student/Adults aged 55 or older*

\$2.00 reduced monthly fee for eStatements & eNotices

VISA EMV Debit Card available

Online Banking, Mobile Banking and Bill Pay available

Money Market

\$50 to open

\$15 monthly service fee

Monthly fee waived w/ one or more:

- \$3,000/monthly avg balance
- Combined statement w/ checking or savings
- Service Member/Student/Adults aged 55 or older*

\$2.00 reduced monthly fee for eStatements & eNotices

Online Banking, Mobile Banking and Bill Pay available

Personal Account Transitions

If your account is:

Your NEW Account will be:

STATEMENT SAVINGS

Savings

\$50 to open

\$5 monthly service fee

Monthly fee waived w/ one or more:

- \$200 monthly average balance
- Combined statement w/ checking or savings
- Service Member/Student/Adults aged 55 or older*

\$2.00 reduced monthly fee for eStatements & eNotices

ATM Card available

CERTIFICATE OF DEPOSIT AND IRAS

Certificate of Deposit

\$250 to open

Terms of 3 to 60 months

Early withdrawal penalties may apply

Paid interest may be withdrawn without penalty or rolled over at maturity into the principal balance.

*This is a new feature! If you fall into one of these categories please contact us to ensure we provide you a fee waiver. Contact us at support@beneficialstate.com.

SNAPSHOT OF BENEFICIAL STATE BANK'S RECENT LENDING

4,840 Affordable Housing Units Supported

300 Million kWh of Clean Energy

\$86 Million in Loans to Nonprofits

87% of Loans to Mission Borrowers

0% of Loans to Contra Mission Borrowers



Business / Nonprofit Account Transitions

If your account is:

BUSINESS E-FREE CHECKING

BUSINESS CHECKING

Your NEW Account will be:

Small Business Checking

\$100 to open

No monthly service fee

eStatements and eNotices available

Online Banking, Mobile Banking and Bill Pay

Business debit card available

150 transactions free; after \$.25/each

Merchant services available

Remote deposit capture available

Business Checking

\$100 to open

\$15 monthly service fee

Monthly fee waived w/ one or more:

- \$3,000/monthly avg balance

- Combined balance of \$10,000 with direct relationship / owner

\$2.00 reduced monthly fee for eStatements & eNotices

Online Banking, Mobile Banking and Bill Pay available

Business debit card available

250 transactions free; after \$.25/each

Merchant services available

Remote deposit capture available

If your account is:

Your NEW Account will be:

**BUSINESS
INTEREST CHECKING**

Interest Business Checking

\$100 to open

\$17 monthly service fee

Monthly fee waived w/ one or more:

- \$5,000/monthly avg balance
- Combined balance of \$15,000 with direct relationship / owner
- Certified B Corp / CDFI / Nonprofit*

\$2.00 reduced monthly fee for eStatements & eNotices

Online Banking, Mobile Banking and Bill Pay

Business debit card available

Merchant services available

Remote deposit capture available

**BUSINESS
ANALYZED CHECKING**

Analyzed Business Checking

\$100 to open

\$17 monthly service fee

See Schedule of Fees and Service

Online Banking, Mobile Banking and Bill Pay available

Business debit card available

Merchant services available

Remote deposit capture available

*This is a new feature! If you fall into one of these categories please contact us to ensure we provide you a fee waiver. Contact us at support@beneficialstate.com.

Business / Nonprofit Account Transitions

If your account is:

**BUSINESS
MONEY MARKET
&
BUSINESS MONEY
MARKET PLUS**

Your NEW Account will be:

Business Money Market

\$100 to open

\$15 monthly service fee

Monthly fee waived w/ one or more:

- \$5,000/monthly avg balance
- Combined statement w/ checking or savings
- Certified B Corp / CDFI / Nonprofit*

\$2.00 reduced monthly fee for eStatements & eNotices

Online Banking, and Mobile Banking available

**BUSINESS
STATEMENT SAVINGS**

Business Savings

\$100 to open

\$5 monthly service fee

Monthly fee waived w/ one or more:

- \$200 minimum daily balance
- Combined statement w/ checking or savings
- Certified B Corp / CDFI / Nonprofit*

\$2.00 reduced monthly fee for eStatements & eNotices

ATM Card available

If your account is:

Your NEW Account will be:

**BUSINESS
CERTIFICATE
OF DEPOSIT**

Certificate of Deposit

\$250 to open

Terms of 3 to 60 months

Early withdrawal penalties may apply

Earn higher rates for longer terms; interest may be withdrawn without penalty

IOLTA

**Interest on Lawyers Trust
Account (IOLTA)**

IOLTA accounts are only available to lawyers practicing in California, Oregon and Washington

No minimum to open

No monthly service fee

Interest on these accounts is paid to a nonprofit that uses the funds to provide:

- Access to justice in California, Oregon and Washington by obtaining and distributing funds to provide legal services to persons of lesser means
- Promotional support for diversity in the legal profession

We are honored to be an Oregon Law Foundation Leadership Visionary Bank!

Online Banking

Online banking with Beneficial State Bank makes it safe, easy and convenient for you to keep track of your money — anytime, anywhere.

Enroll - Personal & Business / Nonprofit
Starting Monday, July 2nd at 9:00 am



Go to: <https://xvault.beneficialstatebank.com/login>



Click: “Enroll” and follow the on screen directions to complete enrollment

Features

Overview

Use your computer or smartphone to access your bank accounts 24 hours a day, 7 days a week!

View your bank account activity online. Transfer funds between accounts. View deposits and cleared check images. Set up account alerts. Review account statements and other notices. Chart your spending.

Online Bill Pay

Pay all of your bills online for free. Set up recurring payments and alerts. Save time, stamps, and potential late fees. View your Bill Pay history.

Alerts

Receive important account information by email or text message. Receive notification of

when a check is paid, a deposit is made, or when a balance threshold is met.

Mobile Banking

Use your smartphone to monitor account activity. Check account balances. Transfer funds between accounts. View your transaction history.

Download the mobile banking app from the App Store: **Beneficial State Bank Mobile**

Mobile Deposits

Save time and trips to the bank using your smartphone to make deposits. Deposit checks to your Checking, Savings, or Money Market accounts.

24 hours a day, 7 days a week.*

* Subject to eligibility requirements. Some restrictions and fees may apply.

Bill Pay

Enroll in online banking

We will transfer existing Bill Pay customers, and you will not need to setup payees again.

Monday, June 25th at 5:00 am
Bill Pay systems become unavailable

Monday, July 2nd at 9:00 am
Begin using the new Bill Pay system.

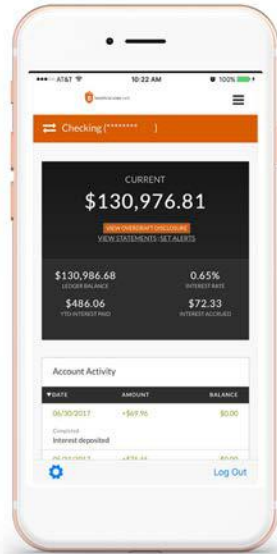
Convenient and Secure

- View and pay your bills electronically, all in one place
- Make secure payments to any person or company anywhere, anytime
- Verify your account balance as you pay your bills
- Automate recurring payments to save time each month
- Receive email and text reminders when bills are due
- Reduce the risk of paying bills late and incurring penalties

Questions?

If you have questions email support@beneficialstate.com, call 800-814-6088, or visit your nearest branch location.

Please note, you must have a checking account to access Bill Pay.



Mobile App

We offer a customized mobile application for iOS and Android devices. Remember, message and data rates may apply!

Download the app

To access your accounts after July 2nd, from your mobile device, search for our app in the Apple or Google Play store.

Search: **Beneficial State Bank Mobile**

Features

- View account balances and transaction history
- Transfer funds between accounts
- Make mobile deposits
- Pay bills

Please note, there is another mobile app option in the app store, titled “Beneficial State Bank”. This is NOT the app you will download.

Business Lending

Lending up to \$12 million that helps create local living and clean economies.

Beneficial State Bank's business loans help create and maintain good living wage jobs in our local neighborhoods. Many loans also restore ecological health in our communities. Our relationship managers are experts in commercial, small business, nonprofit and SBA lending.



Corporate Credit Cards - coming soon!

Real Estate Loans

We offer tailored financing for many types of commercial properties. Our commercial real estate products include:

Acquisition and refinancing of owner-occupied and non-owner-occupied investment properties

Interim and long-term commercial real estate financing

Multifamily properties- affordable housing and investor owned

Commercial / Nonprofit Loans

We offer lines of credit and term loans to help your organization meet its goals. Our loans may be used to finance:

Equipment and working capital expenditures

Tenant improvements

Business expansion

New business acquisitions

Other long-term projects

Small Business Loans

We offer a variety of financing solutions in partnership with the Small Business Administration (SBA) and the United States Department of Agriculture (USDA). These programs can help your small business grow with favorable and flexible terms and competitive loan rates. We offer four options:

SBA Express

SBA 7(a) Loan

SBA 504 Loan

USDA Business & Industry, as well as other state programs

For more information contact:

Grant Word
EVP, Director of Commercial & Business Banking
gword@beneficialstate.com

Personal Lending

Coming soon- a suite of personal loan products!

We are working hard to create personal loan products that help create a healthy financial future for you and your family.

High Road Auto Loans-coming soon!

In the PNW, we will roll-out consumer vehicle loans for new and used vehicles, like vans and trucks (non-commercial use), and motorcycles.

You will be able to:

- Purchase through a Car Dealership
- Purchase through a Private Party

Get notified when we roll-out auto lending in the Pacific Northwest! Sign up for more information:

beneficialstate.com/auto

More Credit Card Options-coming soon!

A full suite of personal credit cards that reward you and the environment!

Personal credit cards that support high-performing non-profits!

Secured personal credit cards that help you build credit by improving your credit score!

Get notified when we roll-out in the Pacific Northwest! Sign up for more information:

beneficialstate.com/creditcards

OUR VISION

We envision a banking industry that is fair to the person with the least bargaining power; provides access to financial services for all our communities, particularly those traditionally underserved; results in the long-term prosperity of responsible consumers; promotes financial-system stability; and contributes to the sustainability of the environmental commons.

Schedule of Fees-

Personal as of July 2, 2018

Account Miscellaneous Fees

Account History Printout	\$3 / per page
Cashier's Check	\$8 each
Check/Statement Photocopy	\$3 each
Check cashing for loan clients (no deposit relationship)	\$5 each
Deposited Item Returned	\$10 each
Dormant Account Fee	\$5 / month
Excessive Savings Withdrawal (over 6 / month)	\$10 each
Foreign Items Deposit	\$10 / deposit
Foreign Items Returned	\$10 / item
IRA Closure Fee	\$50
IRA Transfer	\$30 / transfer
Levy (or other court ordered directives) Service Charge	\$100 / legal process
Mobile Deposit	First 5 free / month, then \$0.50 / per deposit
Money Order	\$5 each
New Account Closure (within 90 days)	\$25
Photocopies	\$1 / page
Research Fee	\$35 / hour (1 hr min.)
Returned Mail	\$5
Special Hold Statement	\$5 / statement / month
Special Research	\$35 / hour
Statement Reconciliation	\$30 / hour
Stop Payment Order (online and in-person)	\$25 / order
Telephone Transfers	\$3 / transfer

ATM Fees

Foreign ATM Fee	\$2.50
Replacement Card	\$5
Replacement Card - Rush	\$35

Overdraft / NSF / Return Fees

Overdraft / NSF Charge	\$15 each, \$45 max per day One NSF charge waived / annual
Deposit Item Returned Fee	\$10 each

Bill Pay Fees

Personal Bill Pay	No charge
Stop Payment & Re-issue (overnight delivery additional cost)	\$25 each + delivery cost

Wire Fees

Investigation	\$25 / wire
Duplicate Wire Notification	\$5 each
Incoming Domestic Wire	\$15 / wire
Outgoing Domestic Wire	\$25 / wire
Incoming international Wire	\$20 / wire
Outgoing International Wire	\$45 / wire

Other Fees

Notary Services	complimentary*
Signature Guarantee Services	complimentary*

Safe Deposit Box (sizes vary by location)

Safe Deposit Box, 3 x 5	\$40 / year
Safe Deposit Box, 5 x 5	\$60 / year
Safe Deposit Box, 3 x 10	\$70 / year
Safe Deposit Box, 5 x 10	\$90 / year
Safe Deposit Box, 10 x 10	\$130 / year
Safe Deposit Box Lost Key Replacement	\$25.00
Safe Deposit Box Drilling of Box	Actual cost + \$25.00
Deposit for Key	\$25.00

*Beneficial State Bank customers only.

Schedule of Fees-

Business & Nonprofit

as of July 2, 2018

Account Miscellaneous Fees

Armored Car	Contract Cost + 15%
Bill Pay	\$10 / month
Canadian Check Collection	\$6 / check
Cashier's Check	\$8 each
Check / statement Photocopy	\$3 each
Courier	Contract cost + 15%
Deposit Error Correction	\$3 / item
Deposit Verification	\$15 each
Dormant Account Fee	\$5 / month
Duplicate Wire Notification (fax, email, US mail)	\$5 / notification
Electronic Debit / Credit	\$0.15 / item
Foreign Item Collection	Cost + 10%
Legal Process	\$100 / legal process
Money Order	\$5 each
New Account closure (within 180 days)	\$25
Research Fee	\$35 / hour (one hr minimum)
Special Hold Statement	\$5 / statement / month
Special/Duplicate Statement	\$5 / statement
Stop Payment	\$25
Telephone Transfers	\$3 / transfer

Analyzed Business Checking

Deposit Tickets / Credits	\$0.50 / \$0.15
Deposited Item	\$0.12 / on-us & \$0.14 / transit
Debit / Checks Posted	\$0.15 / item
Cash Deposited, per \$100	\$0.10
Cash Purchased, per \$100	\$0.10
Deposited Items, On-Us	\$0.10
Deposited Items, transit (not on-us)	\$0.14
Night Depository, Annual Service Fee	\$25.00
Night Depository, Bags	Actual Cost
Night Depository, Lost Key Fee	\$10.00
Deposit Courier Services, per scheduled pick up	\$12.00
Deposit Courier Services, per on call pick up	\$16.00

ATM Fees

Foreign ATM Fee	\$2.50
Replacement Card	\$5 / card
Replacement Card - Rush	\$35

Cash Vault Services

Correction	\$5 / adjustment
Coin Rolled Deposited	\$0.10 / roll
Coin Rolls Purchased	\$0.10 / roll
Standard Change Order	\$6 / order
Currency Provided / Deposited	\$0.12 per \$100 deposited / provided

Collections

Incoming	\$15 each
Domestic - Outgoing	\$25 each + mail / courier cost
International - Outgoing	\$45 each + mail / courier cost

Line of Credit Sweep

Setup Fee	\$25
Line of Credit Sweep	> \$100,000 = \$50/month
Line of Credit Sweep	\$100,000 - \$250,000 = \$100/month
Line of Credit Sweep	> \$250,000 = \$150/month

Overdraft / NSF / Returned Item

Overdraft / NSF Charge	\$25 / item; \$150 day max
Unavailable Funds	\$25 / item
Deposit Item Returned Fee	\$5 each

Wire Fees

Cancellation	\$25 / wire
Investigation	\$15 / wire
Duplicate Wire Notification	\$5 each
Incoming Domestic Wire	\$15 / wire
Outgoing Over the Counter Domestic Wire	\$25 / wire
Incoming International Wire	\$20 / wire
Outgoing Over the Counter International Wire	\$45 / wire

Zero Balance Accounting

Setup Fee	\$25
Master Account + 2 Subsidiary Accounts	\$25 / month
Additional Accounts	\$10 per account / month

Other Fees

Notary Services	complimentary*
Signature Guarantee Services	complimentary*

*Beneficial State Bank customers only.

Beneficial State Bank's Portland-area branch network

1 Downtown
1101 SW Washington St.
Portland, OR 97205
888.326.2265

5 Rose City
5636 NE Sandy Blvd.
Portland, OR 97213
503.445.8700

2 MLK
2002 NE MLK Jr. Blvd.
Portland, OR 97212
503.287.7537

6 Beaumont
4020 B NE Fremont St.
Portland, OR 97212
503.445.8720

3 St. Johns
8040 N Lombard St.
Portland, OR 97203
503.285.9966

**7 New Columbia
ATM ONLY**
4610 N Trenton St.
Portland, OR 97203

4 Pearl
320 NW 10th Ave.
Portland, OR 97209
503.445.2150

**8 Ecotrust Building
ATM ONLY**
721 NW 9th Ave.
Portland, OR 97209

Hours of Operation

Monday–Thursday: 9:00 a.m. to 5:00 p.m.
Friday: 9:00 a.m. to 6:00 p.m.

Downtown location:

Monday–Thursday: 9:00 a.m. to 4:00 p.m.
Friday: 9:00 a.m. to 5:00 p.m.

View Beneficial State's complete West Coast branch network:
www.beneficialstate.com

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