

→ Choose a business checking account...

All business checking accounts require a minimum opening deposit of \$200.

● BUSINESS BASICS

For small businesses with low-volume account activity

- Monthly maintenance fee: \$10
- Maintenance fee waived if \$2,500 minimum or \$5,000 average collected balance maintained
- Fee covers 75 paid items, \$0.30 debit items fee per check or debit over 75
- Fee covers 15 deposits, \$1.50 credit items fee per deposit over 15, excluding ACH
- Fee covers 100 deposited items, \$0.15 deposited item fee per item over 100
- Fee covers \$5,000 deposited coin/currency per month, \$0.10 currency deposited fee per \$100 over \$5,000
- Fee covers \$5,000 purchased coin/currency per month, \$0.10 currency purchased fee per \$100 over \$5,000

● BUSINESS CHECKING

For businesses with a moderate level of activity

- Monthly maintenance fee: \$18
- Maintenance fee waived if \$7,500 minimum or \$10,000 average collected balance maintained
- Fee covers 200 paid items, \$0.30 debit items fee per check or debit over 200
- Fee covers 25 deposits, \$1.50 credit items fee per deposit over 25, excluding ACH
- Fee covers 250 deposited items, \$0.15 deposited item fee per item over 250
- Fee covers \$7,500 deposited coin/currency per month, \$0.10 currency deposited fee per \$100 over \$7,500
- Fee covers \$7,500 purchased coin/currency per month, \$0.10 currency purchased fee per \$100 over \$7,500

● BUSINESS PLUS

Interest-bearing account for sole proprietors or qualified non-profits

- Monthly maintenance fee: \$12
- Maintenance fee waived if \$3,500 minimum or \$5,000 average collected balance maintained
- Fee covers 75 paid items, \$0.30 debit items fee per check or debit over 75
- Fee covers 15 deposits, \$1.50 credit items fee per deposit over 15, excluding ACH
- Fee covers 100 deposited items, \$0.15 deposited item fee per item over 100
- Fee covers \$5,000 deposited coin/currency per month, \$0.10 currency deposited fee per \$100 over \$5,000
- Fee covers \$5,000 purchased coin/currency per month, \$0.10 currency purchased fee per \$100 over \$5,000

● ANALYSIS CHECKING

For businesses with high volumes of transactions or services

- The Account Analysis system calculates an earnings credit to offset all or part of the charges for services you have used during the analysis period
- For additional information on Account Analysis, please refer to our Account Analysis brochure

● ATTORNEY CLIENT

For California attorneys who receive and disburse client funds

- California Bank & Trust is an approved depository of IOETAs, and pays interest in accordance with the statutory requirements, all interest earned is remitted to the State Bar of California.

→ Add the right business savings account...

We offer many convenient ways to increase earnings on your available funds. See our Deposit Account Agreement and Disclosure booklet for transaction limits.

● BUSINESS SAVINGS

Traditional Savings

- \$300 minimum opening deposit
- Monthly maintenance fee: \$3
- Maintenance fee waived if daily minimum balance is \$500 or more
- Fee covers 100 deposited items, \$0.15 deposited item fee per item over 100
- Fee covers \$5,000 deposited coin/currency per month, \$0.10 currency deposited fee per \$100 over \$5,000
- Fee covers \$5,000 purchased coin/currency per month, \$0.10 currency purchased fee per \$100 over \$5,000
- Fee covers \$5,000 purchased coin/currency per month, \$0.10 currency purchased fee per \$100 over \$5,000
- \$15 excessive transaction fee for each check, withdrawal or ACH in excess of 3 per monthly cycle**
- Additional deposits may be made at any time at any branch

● BUSINESS MONEY MARKET

Earn Interest with Market Access

- \$2,500 minimum opening deposit
- No monthly maintenance fee with \$2,500 average collected balance; otherwise \$12
- Fee covers 15 deposits, \$1.50 credit items fee per deposit over 15, excluding ACH
- Fee covers 100 deposited items, \$0.15 deposited item fee per item over 100
- Fee covers \$5,000 deposited coin/currency per month, \$0.10 currency deposited fee per \$100 over \$5,000
- Fee covers \$5,000 purchased coin/currency per month, \$0.10 currency purchased fee per \$100 over \$5,000
- Pays tiered interest that is compounded monthly and paid monthly.
- Tiers:
 - \$0-\$9,999
 - \$10,000-\$49,999
 - \$50,000-\$99,999
 - \$100,000 and over
- Check access
- Monthly statement
- Check Safekeeping required*
- \$10 excessive transaction fee for each transaction (excluding in person checks or withdrawals) in excess of 6 per statement period, only 3 of which may be by check**

● BUSINESS MONEYPLUS

Higher Interest with Limited Access

- \$10,000 minimum opening deposit
- No monthly maintenance fee with \$10,000 average collected balance; otherwise \$12
- Fee covers 15 deposits, \$1.50 credit items fee per deposit over 15, excluding ACH
- Fee covers 100 deposited items, \$0.15 deposited item fee per item over 100
- Fee covers \$5,000 deposited coin/currency per month, \$0.10 currency deposited fee per \$100 over \$5,000
- Fee covers \$5,000 purchased coin/currency per month, \$0.10 currency purchased fee per \$100 over \$5,000
- Pays tiered interest that is compounded monthly and paid monthly.
- Tiers:
 - \$0-\$9,999
 - \$10,000-\$49,999
 - \$50,000-\$99,999
 - \$100,000-\$499,999
 - \$500,000 and over
- Check access
- Monthly statement
- Check Safekeeping required*
- \$15 excessive transaction fee for each check, withdrawal or ACH in excess of 4 per statement period, only 3 of which may be by check**

● FIXED RATE CERTIFICATE OF DEPOSIT

Lock in a Rate

- \$5,000 minimum opening deposit
- Term: 30 days to 60 months or more
- No monthly maintenance fee
- Interest compounded daily
- Choice of disbursement options
- Early withdrawal penalty applies***

● JUMBO CERTIFICATE OF DEPOSIT

For Larger Investments

- \$10,000 minimum opening deposit
- Term: 30 days to 60 months or more
- No monthly maintenance fee
- Interest compounded daily
- Choice of disbursement options
- Early withdrawal penalty applies***

→ Or choose our all-in-one package...

● CALBANK™ BUSINESS ADVANTAGE PACKAGE

A collection of valuable products and services for businesses with multiple account needs

CalBank Business Advantage Checking Account (Required)

- Monthly maintenance fee: \$30
- Maintenance fee waived if both required accounts are open, and either \$20,000 average collected balance in CalBank Business Advantage Checking or \$30,000 combined minimum in all accounts in package is maintained
- Fee covers 250 paid items, \$0.30 debit items fee per check or debit over 250
- Fee covers 30 deposits, \$1.50 credit items fee per deposit over 30, excluding ACH
- Fee covers 300 deposited items, \$0.15 deposited item fee per item over 300
- Fee covers \$10,000 deposited coin/currency per month, \$0.10 currency deposited fee per \$100 over \$10,000
- Fee covers \$10,000 purchased coin/currency per month, \$0.10 currency purchased fee per \$100 over \$10,000

Business Money Market (Required)

- Same features and limitations as standard Business Money Market except the \$10 monthly maintenance fee is waived for as long as package eligibility requirements are met

Business Checking (Optional)

- Same features and limitations as standard Business Checking except the \$18 monthly maintenance fee is waived for as long as package eligibility requirements are met

Internet Banking (Optional)

- DirectNET™ Consumer Internet Banking – Free with Bill Pay (Sole Proprietors only)

Direct Business Internet Banking – Free of the monthly fee for the first 3 accounts (per Bill Pay Service Fee of \$0.50 not included and additional accounts are subject to monthly fees)

This package is offered to all business account types with the exception of Public Funds. Information in this brochure is intended as an overview of the package. For a more complete disclosure of all the terms and service charges governing this package, please ask for a copy of our CalBank Business Advantage Package disclosure. Account ownership on all accounts must be the same, as signified by matching taxpayer identification numbers.