

→ First, choose the *checking account* that best fits your needs...

A minimum opening deposit of \$200 is required for all accounts except Cost Saver CheckingSM which is \$100.

<p>○ COST SAVER CHECKINGSM Limited Checkwriting</p>	<p>○ BASIC CHECKING No Minimum Balance Required</p>	<p>○ DIRECT DEPOSIT CHECKING No monthly fee with Direct Deposit</p>	<p>○ REGULAR CHECKING Flexible, Unlimited Checkwriting</p>	<p>○ CLASSIC CHECKING For Those 55 and Over</p>	<p>○ INTEREST CHECKING Earns Interest</p>
<ul style="list-style-type: none"> • 8 checks per statement period • No minimum balance requirement • \$4 monthly maintenance fee, plus \$0.75 debit items fee for each check paid over 8 per statement period • Check Safekeeping required 	<ul style="list-style-type: none"> • No minimum balance requirement • \$7.50 monthly maintenance fee, or \$5.50 with Direct Deposit • Unlimited Checkwriting • Check Safekeeping required 	<ul style="list-style-type: none"> • No minimum balance requirement • The monthly maintenance fee is \$9, but is waived if there is a direct deposit made during the statement period • Unlimited Checkwriting • Your choice of Check Imaging or Check Safekeeping statement options available at no charge • Check Return statement available with an additional \$2 cancelled check return fee per statement period 	<ul style="list-style-type: none"> • No monthly maintenance fee with \$1,000 daily minimum collected balance, \$2,000 average collected balance, or \$3,000 combined minimum balance*. • Otherwise \$9 monthly maintenance fee, or \$7 with Direct Deposit • Unlimited Checkwriting • Your choice of Check Imaging or Check Safekeeping statement options available at no charge • Check Return statement available with an additional \$2 cancelled check return fee per statement period 	<ul style="list-style-type: none"> • No monthly maintenance fee • No minimum balance requirement • Free CB&T corporate image checks • Free one-signature Travelers' Cheques, Cashier's Checks & Money Orders • Your choice of Check Imaging or Check Safekeeping statement options available at no charge • Check Return statement available with an additional \$2 cancelled check return fee per statement period 	<ul style="list-style-type: none"> • No monthly maintenance fee with \$2,000 daily minimum collected balance, \$4,000 average collected balance, or \$5,000 combined minimum balance*. • Otherwise \$10 monthly maintenance fee, or \$8 with Direct Deposit • No minimum balance required to earn interest • Unlimited Checkwriting • Your choice of Check Imaging or Check Safekeeping statement options available at no charge • Check Return statement available with an additional \$2 cancelled check return fee per statement period

→ Add the right *savings account* ...

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

<p>○ BASIC SAVINGS Traditional Savings</p>	<p>○ MONEY MARKET Earn Interest with Flexible Access</p>	<p>○ MONEYPLUS Higher Interest with Limited Access</p>
<ul style="list-style-type: none"> • \$200 minimum opening deposit • No monthly maintenance fee when linked with a checking account for Automatic Transfer Service, or when the minimum daily collected balance is \$300 or more, or when the account is for a minor; otherwise, \$3 • No minimum balance to earn interest • Interest compounded daily and paid into account monthly • Additional deposits permitted anytime through the ATM or branch • Quarterly statement (monthly with electronic funds transactions or combined statement) • \$5 excessive transaction fee for each check, withdrawal or ACH in excess of 3 per monthly cycle*** 	<ul style="list-style-type: none"> • \$2,500 minimum opening deposit • No monthly maintenance fee with \$2,500 average collected balance; otherwise \$10 • 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 • Additional deposits permitted anytime through the ATM or branch • Monthly statement • Your choice of Check Imaging or Check Safekeeping statement options available at no charge • \$10 excessive transaction fee for each transaction (excluding in person checks or withdrawals) in excess of 6 per statement period*** 	<ul style="list-style-type: none"> • \$10,000 minimum opening deposit • No monthly maintenance fee with \$10,000 average collected balance; otherwise \$12 • 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 • Additional deposits permitted anytime through the ATM or branch • Monthly statement • Your choice of Check Imaging or Check Safekeeping statement options available at no charge • \$15 excessive transaction fee for each check, withdrawal or ACH in excess of 4 per statement period***

Information in this brochure is intended as an overview of our personal deposit accounts and related services. For a more complete disclosure of all the terms and service charges governing deposit accounts, please see our Deposit Account Agreement and Disclosure. *Combined minimum balance is the daily balance in a CB&T Regular Checking or Interest Checking account, plus the daily balances in up to 10 linked CB&T Basic Savings or Money Market accounts. All accounts must be titled the same. Savings and Money Market accounts can only be linked to one checking account for purposes of calculating the combined minimum balance. **Early withdrawal penalty applies to withdrawal of funds before maturity, regardless of whether you are eligible to begin receiving plan disbursements. ***Includes drafts, debit card, or similar order payable to third parties; excessive transaction fees apply on accounts with transaction limitations and are in addition to other penalties, which may include conversion to a demand account or the closure of the account.

→ → And select a *term savings plan* ...

<p>○ FIXED RATE CERTIFICATE OF DEPOSIT Lock in a Rate</p>
<ul style="list-style-type: none"> • \$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**
<p>○ JUMBO CERTIFICATE OF DEPOSIT For Larger Investments</p>
<ul style="list-style-type: none"> • \$100,000 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**
<p>○ INDIVIDUAL RETIREMENT ACCOUNT Planning for a Secure Retirement</p>
<ul style="list-style-type: none"> • \$500 minimum opening deposit for terms 30 days and over; otherwise \$2,000 for 15 to 29 day terms • Term: 15 days to 60 months or more • \$15 annual maintenance fee per plan holder • Interest compounded daily • Early withdrawal penalty applies**

→ Or choose our *all-in-one package*

<p>○ CALBANK PERSONAL ADVANTAGE PACKAGE Available to Individuals and Joint Tenants</p>
<p>CalBank Personal Advantage Checking Account (Required)</p> <ul style="list-style-type: none"> • \$100 minimum opening deposit requirement • No monthly maintenance fee with a combined† average monthly balance of \$18,000 in this account and the companion Personal MoneyPlus account. Otherwise \$20 monthly maintenance fee • Tiered interest rate structure with higher rates than our Interest Checking account • Unlimited Checkwriting • Check Safekeeping, otherwise \$2 Cancelled Check Return Fee per statement period • 3 free Cashier's Checks or Money Orders per month • Free one-signature Travelers' Cheques <p>Personal MoneyPlus Account (Required)</p> <ul style="list-style-type: none"> • No \$12 monthly maintenance fee as long as both accounts in the package are maintained. Otherwise the same features, fees and transaction limitations (as shown on the left) will apply <p>Internet Banking (Optional)</p> <ul style="list-style-type: none"> • DirectNETSM Consumer Online Banking with Bill Pay – Free of monthly and per item bill payment fees (Individuals and sole proprietors only)

Information in this brochure is intended as an overview of the package. For a more complete disclosure of the terms and service charges governing this package, please ask for a copy of our CalBank Personal Advantage Package disclosure. † The average balance is determined on the day prior to the statement date each month.