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By **Jay Carter**

The Writers Network

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Savings banks offer personal banking services and also serve both small and large businesses. Individual deposit accounts at savings banks are insured by the Federal Deposit Insurance Corporation to a maximum of \$250,000 as of 2011. While there are a wide range of savings banks serving the California market, many are headquartered outside the state. For those customers who want a local touch when it comes to service, here's our list of some of California's best banks for savings.

California Bank & Trust

California Bank & Trust is a rising savings bank in California, with over \$10 billion in assets. It has a large network of branches stretching from the Bay Area, Sacramento, and the Central Valley to Orange County, Los Angeles, and San Diego. It offers a wide range of consumer banking services, including standard checking and savings account, investment and wealth management services, and online banking capability. Though standard online banking and account management services are free, bill pay services carry a five dollar monthly fee. California Bank & Trust also offers a full line of loan products, including mortgages, credit cards, and lines of credit.

City National Bank

City National Bank has nearly 60 bank branches in southern California and the San Francisco Bay Area. Originally founded in 1954 to serve the real estate and entertainment industries, today City National Bank offers a full complement of personal banking, business banking, and wealth management services. Online access is standard with all accounts; personal checking accounts also receive free bill pay services. With branches in Las Vegas, Nevada and several other locations around the West, City National is also a growing company with assets of over \$20 billion.

Bank of the West

Headquartered and chartered in San Francisco, Bank of the West got its start in 1874. Today it operates on a national scale, with over 700 branches in 19 states and nearly \$60 billion in assets, including nearly \$40 billion in deposits. Bank of the West offers a standard range of consumer banking services, including online banking and bill pay, and provides a full complement of loan and credit products and wealth management services. Bank of the West also serves businesses, with banking and lending products designed to meet the needs of a range of industries, from agriculture and construction businesses to those in the service industries.

WestAmerica Bank

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WestAmerica Bank primarily serves the northern and central California markets, with 90 branches in 21 counties. It has nearly \$5 billion in assets. WestAmerica Bank provides a full range of personal and business banking services, including checking and savings accounts, credit cards and personal and business loans, mortgages, and a variety of standard merchant services. WestAmerica Bank is also on the move, recently merging with Sonoma Valley Bank to expand its presence Sonoma County.

Provident Bank

Provident Bank serves Southern California communities from Riverside and Sun City to Palm Desert, with several lending branches further afield. Originally chartered in 1956, Provident Bank is positioned as a community bank focused on providing standard banking and lending services to consumers and small businesses. It also offers investment and retirement preparation services. With access to over 43,000 no-fee ATMs and free access to online banking services, Provident is a convenient choice for virtually anyone within its service area.

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