

More than *checking and savings*,
these accounts are your link to
relationship banking

California Bank & Trust (CB&T) is dedicated to providing financial solutions that facilitate the growth and prosperity of California's diverse business industries. As one of the largest financial institutions headquartered in California, CB&T offers small to medium sized businesses many important benefits. These benefits include local decision making, responsive service, seasoned bankers that understand California's marketplace, and a range of innovation product solutions that can be packaged to fit your specific needs — whatever they may be.

Whether you're setting up a checking account for your business, managing small business finances, or financing business growth, CB&T is ready to help you with innovative banking solutions and banking expertise that you can count on.

Because no two businesses are alike, we have a variety of checking accounts for you to choose from, starting with Business Basics and extending all the way to our comprehensive Analysis Checking. Our savings accounts give you options that range from traditional savings features to those that provide limited access and may offer higher rates of return.

→ → → **Choose a business checking account...**

All business checking accounts require a minimum opening deposit of \$200 and offer Check Imaging or Check Safekeeping statement options at no charge.

○ BUSINESS BASICS For small businesses with low-volume account activity	○ BUSINESS CHECKING For businesses with a moderate level of activity	○ BUSINESS PLUS Interest-bearing account for sole proprietors or qualified non-profits	○ ANALYSIS CHECKING For businesses with high volumes of transactions or services	○ ATTORNEY CLIENT For California attorneys who receive and disburse client funds
<ul style="list-style-type: none"> • 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. \$0.25 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. • Free eStatements available with Online Banking. 	<ul style="list-style-type: none"> • 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. \$0.25 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. • Free eStatements available with Online Banking. 	<ul style="list-style-type: none"> • 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. \$0.25 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. • Free eStatements available with Online Banking. 	<ul style="list-style-type: none"> • 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. 	<ul style="list-style-type: none"> • California Bank & Trust is an approved depository of IOLTAs, and pays interest in accordance with the statutory requirements. Interest earned is remitted to the State Bar of California. • Attorney is required to maintain an operating account with California Bank & Trust. The operating account will be charged service-related fees that cannot be assessed to the IOLTA account.

→ → **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	○ BUSINESS MONEY MARKET Earn Interest with Flexible Access	○ BUSINESS MONEYPLUS Higher Interest with Limited Access	○ FIXED RATE CERTIFICATE OF DEPOSIT Lock in a Rate	○ JUMBO CERTIFICATE OF DEPOSIT For Larger Investments
<ul style="list-style-type: none"> • \$300 minimum opening deposit. • Monthly maintenance fee: \$3. • Maintenance fee waived if daily minimum balance is \$500 or more. • Fee covers 100 deposited items. \$0.25 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. • \$5 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. 	<ul style="list-style-type: none"> • \$2,500 minimum opening deposit. • No monthly maintenance fee with \$2,500 average collected balance; otherwise \$10. • Fee covers 15 deposits. \$1.50 credit items fee per deposit over 15, excluding ACH. • Fee covers 100 deposited items. \$0.25 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. • Your choice of Checking Imaging or Check Safekeeping statement options 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 \$15. • Fee covers 15 deposits. \$1.50 credit items fee per deposit over 15, excluding ACH. • Fee covers 100 deposited items. \$0.25 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. • Your choice of Checking Imaging or Check Safekeeping statement options at no charge. • \$15 excessive transaction fee for each check, withdrawal or ACH in excess of 4 per statement period.* 	<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.** 	<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.**

This information is not intended to be the entire disclosure associated with these accounts. For a more complete disclosure of the terms and regulations governing deposit accounts, please see our *Deposit Account Agreement and Disclosure*. For current rates or more account information, please ask a Financial Services Representative at any branch office. *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. **Early withdrawal penalty applies to withdrawal of funds before maturity.

→ **Or choose our all-in-one package...**

○ **CALBANKSM 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. \$0.25 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.
- Free eStatements available with Online Banking.

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.

Online Banking (Optional)

- **DirectNETSM Consumer Online Banking with Bill Pay** — Free of monthly and per item bill payment fees (Sole Proprietors only).

OR

- **Direct Business Internet Banking with Bill Pay** — Free of monthly and per item bill payment fees for single users (Additional users are subject to monthly and Bill Pay 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.