

# Attorney Client Checking



This disclosure only summarizes features of this account. For additional terms governing your account, please see the Deposit Account Agreement. Current copies of the Deposit Account Agreement are available at any branch or online at [www.calbanktrust.com](http://www.calbanktrust.com). Information current as of 10/01/2018.

## Account Opening and Usage

Minimum deposit needed to open account	<b>\$200</b>
Monthly Maintenance Fee	<b>\$0</b>
Paper Statement Service	<b>\$0</b> There is no charge for mailed paper statements or online eStatements
Account Limitations	No debit card access No ATM access No Bill Pay access

## Interest and Payment

Earns Interest	<p><b>Yes</b> - This product has a variable interest rate equal to the “Established Compliance Rate” set by the State Bar of California for IOLTA accounts.</p> <p><b>Interest compounds daily</b> and is remitted to the State Bar of California in accordance with statutory requirements. If you close your account before interest is credited, the account will not be eligible to receive accrued interest. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash (checks).</p> <p>See the <b>Deposit Rate Sheet</b> for details.</p>
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## Account Features

Convenience Services <sup>1</sup>	Online Banking Mobile Banking
Special Benefits	<b>\$0</b> fee for check images Unlimited check writing

## Overdraft Services

Overdraft Protection	Customers are required to keep these accounts free of overdraft. No overdraft protection is allowed. In the event of overdraft, refer to the applicable fee schedule for the Bank’s ordinary overdraft fees.
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## Additional Disclosures

Amendments	These terms and your Deposit Account Agreement are subject to change with such notice as required by law. See your <b>Deposit Account Agreement</b> for details.
Other Fees	Attorneys must maintain a separate operating account with California Bank & Trust. The operating account will be charged service-related fees that cannot be assessed to the IOLTA account. Please see the applicable fee schedule for service fees not listed.
Dispute Resolution Agreement	Your Deposit Account Agreement contains a Jury Waiver and a Class Action waiver. Disputes are subject to binding Judicial Reference if the Jury Waiver is not permitted by law and either party elects to require Judicial Reference. See your <b>Deposit Account Agreement</b> for details.

1. **Convenience Services:** Internet, mobile and text messaging service provider rates and fees apply for the following services: Online Banking, Mobile Banking, Purchase Alerts or Mobile Card Fraud Alerts. Transaction notifications are sent to your email account and/or mobile device by SMS text. Account must be enrolled in Online Banking to enroll in and manage Purchase Alerts.