

Secured Visa Savings



Information is current as of March 21, 2025.

This disclosure only summarizes the features of this account and are subject to change. We will notify you in advance of any changes as required by law. For additional terms governing your account, please see the **Deposit Account Agreement** and the **California Bank & Trust Accounts Schedule of Fees** by visiting any branch or online at www.calbanktrust.com.

Account Opening and Usage

Minimum Deposit Needed to Open Account	\$50
Monthly Service Fee	\$0
Paper Statement Service <i>(Applies to statements that are printed and mailed)</i>	\$0 for statements printed and mailed. There is no charge for eStatements through Digital Banking.
Account Restrictions	This account is used as collateral for the Secured Visa® Credit Card. Withdrawals from this account are not permitted and the account cannot be closed until the Secured Visa Credit Card is closed. At the time of closure of the Visa Secured Credit Card, any outstanding balance, finance charges, or fees will be settled using funds from the Visa Secured Savings account.

Interest and Payment

Earns Interest	Yes - This product has a variable interest rate. See the California Bank & Trust Deposit Products Rate Sheet for details. ¹ Interest compounds daily and will be credited to your account monthly . If you close your account before interest is credited, you will not receive accrued interest. Interest begins to accrue no later than the business day we receive credit for the deposit of checks. See your Deposit Account Agreement for more information on how interest accrues.
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Overdraft Fees, Practices, and Services

Overdraft Practices and Services	Customers are required to keep these accounts free of overdraft. No overdraft protection is allowed.
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Transaction Processing

Deposit and Withdrawal Posting Information	Transactions are posted chronologically throughout the business day, whether they are deposits (credits) or withdrawals (debits), in one of two ways: 1) In-branch transactions, digital banking transactions, ATM transactions, wires, and Point-of-Sale PIN-based debit card transactions are immediately posted to the Bank's processing system at the time they are conducted; 2) Point-of-Sale signature-based debit card transactions, Automated Clearing House (ACH) transactions, "federal in-clearing checks" (checks drawn on your account but deposited at another bank), remotely deposited checks, lockbox transactions, and transactions processed by a Division of Zions Bancorporation, N.A. other than the Division that holds your account) are first grouped into batches of like transactions then posted at regular intervals (usually hourly). Both ways of Real Time Processing pause at an End-of-Day Cutoff Point but resume the following business day. Interest is calculated and balances are determined (including balances for statement purposes, the Available Balance, any Overdrafts, or Insufficient Funds), at the End-of-Day Cutoff Point. For more details see your Deposit Account Agreement.
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1. **Variable interest rate:** Your interest rate and annual percentage yield (APY) may change at our discretion at any time without notice. The APY assumes that interest paid remains in the account. A withdrawal will reduce earnings. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the collected balance in your account each day. See your Deposit Account Agreement for more information on how interest is calculated using the "daily balance method."