

Business Interest 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. Information current as of 10/01/2018.

Account Opening and Usage	
Minimum deposit needed to open account	\$50
Monthly Maintenance Fee	\$15
How to avoid the Monthly Maintenance Fee	\$0 monthly maintenance fee when you keep your daily balance at \$3,500 or above during the statement cycle
Paper Statement Service <i>(Applies to statements that are printed and mailed)</i>	\$3 Waive this fee by opting out of paper statements through online banking. There is no charge for online eStatements.
Monthly Transaction and Cash Deposit Limits	\$0 for the first 250 transactions ¹ per statement cycle <ul style="list-style-type: none"> • \$0.40 charge per additional item over 250 transactions \$0 for the first \$15,000 cash deposited per statement cycle <ul style="list-style-type: none"> • \$0.15 charge per additional \$100 cash deposited over \$15,000

Interest and Payment	
Earns Interest	<p>Yes - This product has a variable interest rate</p> <p>Your interest rate and annual percentage yield (APY) may change at our discretion at any time. 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.</p> <p>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 noncash (checks).</p> <p>See the California Bank & Trust Deposit Products Rate Sheet for details.</p>

Account Features	
Convenience Services ²	Online Banking Mobile Banking Bill Pay Visa® Debit card Ask your banker about our sweep account options
ATM Access	\$0 for transactions at ATMs owned by California Bank & Trust or other divisions of Zions Bancorporation, N.A. California Bank & Trust fees apply to transactions at ATMs not owned by Zions Bancorporation, N.A. In addition, ATM operator fees may be assessed. See the applicable fee schedule for details.
Special Benefits ⁴	Premium interest rates on deposit products (savings, money market, CD) ³ \$0 monthly maintenance fee on linked business savings and money market accounts

Overdraft Services	
Insufficient Funds (NSF) Fee	\$36 per transaction posted against insufficient funds, whether the bank opts to pay or decline the transaction. See the applicable fee schedule for details.
Overdraft Service Fee	\$6 overdraft service fee applies. See the applicable fee schedule for details.
Overdraft Protection	Optional overdraft protection services are available; subject to application and credit approval. Overdraft fees and applicable transfer fees may apply. See the Deposit Account Agreement and the applicable fee schedule for details.

Additional Disclosures	
Amendments	These terms and your Deposit Account Agreement are subject to change with such notice as required by law. See your Deposit Account Agreement for details.
Other Fees	Please see the applicable fee schedule for service fees not listed.

Dispute Resolution	
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 Deposit Account Agreement for details.

- Transaction:** A transaction is a combination of debited items (withdrawals) credited items (deposits) and deposited items per statement cycle, and includes the following:
 - Credits—any deposit into the account
 - Debits—any withdrawal such as check, draft, ACH or other debit against the account
 - Deposited items—each individual item that comprises a deposit such as a check or other item deposited
- Convenience Services:** Some online and mobile banking features may not be extended to minors. 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. Additional Bill Pay fees apply for expedited delivery options. 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.
- Premium Interest Rates:** Premium rate tiers are applied automatically to business savings and business money market accounts when the primary owner of the checking account is also an owner of the linked interest bearing account. For certificates of deposit, separate account opening of the Premium Business Certificate is required to earn premium interest rates. For rate information please see the Deposit Rate Sheet.
- Special Benefits:** It may take up to 10 business days before your new relationship rates and benefits are applied. Monthly maintenance fees are waived on linked business savings and business money market accounts when the primary owner of the *Business Interest Checking* account is also an owner on the linked account.