

Community 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	\$10
How to avoid the Monthly Maintenance Fee	<p>\$0 monthly maintenance fee when you meet one of the following during the statement cycle:</p> <ul style="list-style-type: none"> • Keep your daily balance at \$1,000 or above OR • Account Analysis fees are greater than \$150 OR • \$10,000 in combined deposit balance <p>The combined deposit balance is calculated on the business day prior to the statement date for the following linked California Bank & Trust business accounts: Checking, Savings, Money Market, and Certificate of Deposit (CD).</p> <p>Includes Account Analysis Fees charged to your account during a monthly statement cycle. Contract may be required.</p> <p>The primary owner of the <i>Community Checking</i> account must be an owner or borrower on all linked accounts.</p>
Paper Statement Service <i>(Applies to statements that are printed and mailed)</i>	<p>\$3</p> <p>Waive this fee by opting out of paper statements through online banking. There is no charge for online eStatements.</p>
Monthly Transaction and Cash Deposit Limits	<p>\$0 for the first 350 transactions¹ per statement cycle</p> <ul style="list-style-type: none"> • \$0.40 charge per additional item over 350 transactions <p>\$0 for the first \$15,000 cash deposited per statement cycle</p> <ul style="list-style-type: none"> • \$0.15 charge per additional \$100 cash deposited over \$15,000
Earns Interest	No

Account Features	
Convenience Services ²	<p>Online Banking Mobile Banking Bill Pay Visa® Debit card Ask your banker about our sweep account options</p>
ATM Access	<p>\$0 for transactions at ATMs owned by California Bank & Trust or other divisions of Zions Bancorporation, N.A.</p> <p>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.</p>
Special Benefits ⁶	<p>Premium interest rates on eligible deposit products (savings, money market)³</p> <p>\$0 for the first two outgoing online domestic wire transfers each statement cycle⁴</p> <p>Access to Business Management Solutions⁵ services that focus on simplifying payments, reducing fraud, and moving money more efficiently</p>

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.
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- 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 rate information please see the Deposit Rate Sheet.
- Wire Transfer Benefit:** Additional outgoing and incoming wire fees, domestic and international, will apply. See the applicable fee schedule for details.
- Business Management Solutions:** Includes Positive Pay (fraud protection), Remote Deposit Web Client, Direct Business Online Banking and Direct Business Plus Online Banking. See Treasury Management for product details and schedule of fees. Certain Treasury Management Services may require credit approval; contract may also apply.
- 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 *Community Checking* account is also an owner on the linked account.