

Young Savers Account



This disclosure only summarizes the 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	\$5
Monthly Service Fee	\$0 for customers age 18-25 years old. ¹ The Young Savers account will automatically convert to a California Bank & Trust Savings account on the primary account holders 26th birthday and afterwards may be subject to a Monthly Maintenance Fee unless the daily account balance remains above \$200 during the statement month.
Paper Statement Service <i>(Applies to statements that are printed and mailed)</i>	\$2 Waive this fee by opting out of paper statements through online banking. There is no charge for eStatements.
Withdrawal Limits	\$5 for each withdrawal after six (6) per month Federal banking regulations allow you six (6) withdrawals by check, debit card, or pre-authorized, telephone, or computer transfer to another account or third party during a monthly statement cycle of at least four weeks. However, you may make an unlimited number of withdrawals from your account in person, by ATM, or by mail. The excessive withdrawal fee is assessed if you exceed your withdrawal limits during a monthly statement cycle. If the above limits are exceeded three (3) times in a twelve (12) month period, the account will be closed or changed to a different type of account.

Overdraft Services	
Insufficient Funds (NSF) Fee	\$36 per transaction posted against insufficient funds, whether the bank opts to pay or decline the transaction. A maximum of five fees will be charged per account per business day. No fee will be charged if the account is overdrawn \$10 or less after all transactions post following the close of business. We may, in our discretion, pay any overdraft transaction, though it is our policy to decline an overdraft transaction that is an ATM or point-of-sale debit card transaction. We will not charge NSF Fees for ATM or point-of-sale debit card transactions we decline.
Overdraft Service Fee	\$6 charged every day beginning the fifth consecutive calendar day the account is overdrawn more than \$25, for a maximum of 30 calendar days.

Interest and Payment	
Earns Interest	Yes - This product has a variable interest rate 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. 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). See the California Bank & Trust Deposit Products Rate Sheet for details.

Account Features	
Convenience Services ²	Online Banking Mobile Banking Branch Withdrawals
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 Service Charge Information schedule for details.

How Deposits and Withdrawals Work	
Deposit Funds Availability <i>(When funds deposited to your account are generally available)</i>	Cash deposited: Next business day Check deposited: Next business day generally, unless a hold is placed Direct Deposit and Wire Transfer: Same business day If a hold is placed on a check deposit, the first \$200 of a deposit of checks subject to a hold will generally be made available the first business day after deposit. We will give you an indication of when the remaining funds will become available. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. The end of a business day varies by banking center.
Deposit and Withdrawal Posting Order	Transactions are generally posted each business day following the close of business in the following order: First: Credit (deposit) transactions such as deposits by cash or check, ATM deposits, direct deposits, wire transfer deposits, and corrections to your account balance. Second: Debit (withdrawal) transactions received the same business day. We divide debit transactions into transaction-type groups and order transactions within each group chronologically (other than checks, which are sorted by serial number). We then post the transactions in sequence by group type and order. For group types and sequence, other exceptions and details, see your Deposit Account Agreement .

Additional Disclosures	
Amendments	These terms and your Deposit Account Agreement are subject to change. We will notify you of changes in advance as required by law. See your Deposit Account Agreement for more information.
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 more information.

- 18-25 years old:** The primary account holder must be 25 years old or younger for the monthly maintenance fee to be waived. This benefit does not extend to secondary account holders.
- 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 and manage Purchase Alerts.