

DISTINCTLY DIFFERENT PERSONAL BANKING



PERSONAL CHECKING	MINIMUM OPENING DEPOSIT	MONTHLY MAINTENANCE FEE	INTEREST BEARING	MINIMUM DAILY BALANCE*	AVERAGE DAILY BALANCE*	ACCOUNT FEATURES
Private	\$100	Free	No	\$0	\$0	No transaction fees
Silver <i>55 or better to open</i>	\$100	Free	No	\$0	\$0	Complimentary wallet specialty checks
Private Plus	\$100	\$10	Yes	\$2,000	\$4,000	Tiered interest rate
Premier Plus	\$100	\$15	Yes	\$25,000 in combined balances	N/A	<ul style="list-style-type: none"> \$30 dollar credit towards safe deposit box Complimentary wallet specialty checks No charge for cashier's checks No charge for incoming wires

* To Waive Monthly Maintenance Fee

PERSONAL SAVINGS	MINIMUM OPENING DEPOSIT	MONTHLY MAINTENANCE FEE	MINIMUM DAILY BALANCE*	AVERAGE DAILY BALANCE*	ACCOUNT FEATURES
Savings	\$100	\$3	\$300	N/A	Additional deposits allowed at any time
Junior Savings	\$100	\$0	\$0	N/A	Free to young savers whose parent or guardian maintains an account with CalPrivate Bank
Money Market	\$2,500	\$10	\$2,500	\$5,000	Tiered rates • Additional deposit allowed at any time
Premier Money Market	\$25,000	\$10	\$25,000	\$50,000	Tiered rates • Additional deposit allowed at any time
Certificate of Deposits	\$1,000	N/A	N/A	N/A	30 days to 5-year terms
Jumbo Certificate of Deposits	\$100,000	N/A	N/A	N/A	30 days to 5-year terms

Benefits & Services

- Unlimited Bill Pay Service at no cost
- No charge for Cashier's Checks
- No fee for Incoming Wires
- No charge for Stop Payments
- Notary Service up to 2 signatures per month
- Specialty wallet-size Checks
- \$30.00 credit towards Safe Deposit Box

Additional Services

- Direct Deposit
- Online Banking
- ATM/Visa Debit Card
- Combined Statements
- Savings/Line of Credit Overdraft Protection
- Safe Deposit Boxes
- Retirement Accounts
- Certificate of Deposit Account Registry Service (CDARS)
- Personal Credit Cards

*Monthly Maintenance Fee

This information is not intended to be the disclosure for these accounts. For a complete disclosure of terms & conditions governing deposit accounts, please see our Deposit Account Agreement and Disclosures. Fees may reduce earnings.