

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 |

*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.

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 Overdraft Protection
- Safe Deposit Boxes
- Retirement Accounts
- Certificate of Deposit Account Registry Service (CDARS)
- Personal Credit Cards

