

# DISTINCTLY DIFFERENT PERSONAL BANKING



PERSONAL CHECKING	MINIMUM OPENING DEPOSIT	MONTHLY MAINTENANCE FEE	INTEREST BEARING	MINIMUM AVERAGE DAILY BALANCE*	COMBINED AVERAGE DAILY BALANCES*	ACCOUNT FEATURES
Private	\$100	\$15	No	\$5,000	\$15,000	No transaction fees
Silver <i>55 or better to open</i>	\$100	\$0	No	N/A	N/A	Complimentary wallet specialty checks
Private Plus	\$100	\$20	Yes	\$10,000	\$25,000	Tiered interest rate
Premier Plus	\$100	\$30	Yes	\$50,000	\$100,000	<ul style="list-style-type: none"> <li>No charge for up to 2 Cashier's Checks per month</li> <li>No charge for up to 2 Domestic Incoming Wires per month</li> <li>No charge for up to 1 Domestic Outgoing Wire per month</li> <li>No charge for Stop Payments</li> <li>No charge for Overdraft Sweeps</li> <li>No charge for up to 2 Notary Service signatures per month</li> <li>Specialty wallet-size Checks</li> </ul>

## 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

PERSONAL SAVINGS	MINIMUM OPENING DEPOSIT	MONTHLY MAINTENANCE FEE	MINIMUM AVERAGE DAILY BALANCE*	COMBINED AVERAGE DAILY BALANCES*	ACCOUNT FEATURES
Savings	\$100	\$3	\$300	N/A	Additional deposits allowed at any time
Junior Savings	\$100	\$0	N/A	N/A	Free to young savers whose parent or guardian maintains an account with CalPrivate Bank
Money Market	\$2,500	\$15	\$5,000	\$15,000	Tiered rates • Additional deposit allowed at any time
Premier Money Market	\$25,000	\$20	\$50,000	\$100,000	Tiered rates • Additional deposit allowed at any time
Certificates of Deposit	\$1,000	N/A	N/A	N/A	30 days to 5-year terms
Jumbo Certificates of Deposit	\$100,000	N/A	N/A	N/A	30 days to 5-year terms

\*To Waive Monthly Maintenance Fee Combined Average Daily Balance is calculated using personal checking, savings, and/or money market account(s) with CalPrivate Bank. The Combined Average Daily Balance calculation excludes Certificates of Deposit. 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. Effective October 1, 2024.



## LOCATIONS

 **Newport Beach**  
4675 MacArthur Court, Suite 1450  
Newport Beach, CA 92660  
(949) 345-7600

 **Downtown San Diego**  
401 West A Street, Suite 1400  
San Diego, CA 92101  
(619) 230-2800

 **South Bay**  
2321 Rosecrans Ave., Suite 3285  
El Segundo, CA 90245  
(424) 348-2150

 **Coronado**  
801 Orange Ave., Suite 101  
Coronado, CA 92118  
(619) 437-1000

 **Montecito**  
1482 East Valley Road, #44  
Montecito, CA 93108  
(805) 465-2270

 **Beverly Hills**  
9606 S. Santa Monica Blvd.,  
3rd Floor  
Beverly Hills, CA 90210  
(424) 303-4880

 **La Jolla**  
9404 Genesee Ave., Suite 100  
La Jolla, CA 92037  
(858) 875-690