

BUSINESS ACCOUNTS

Business Checking Accounts

Basic Business Checking

This account is designed for small to medium sized businesses that have an average volume of activity each month.

Minimum Opening Balance: \$100.00

Monthly Fee: No fee with a minimum daily balance of \$10,000, otherwise \$20.00 per month.

Features: Up to 200 debits and 80 credits per month included at no transaction charge.

Excessive Transaction Charges:

Each debit item over 200 per month \$1.00

Each credit item over 80 per month \$1.00

Other Charges: Refer to "Misc. Fees and Charges" for additional information on this account.

Business Interest Checking

This account is designed for small to medium sized businesses that also earns interest.

Minimum Opening Balance: \$100.00

Monthly Fee: No fee with a minimum daily balance of \$2,000, otherwise \$15.00 per month.

Features: Up to 20 credits and 20 debits per month included at no transaction charge.

Excessive Transaction Charges:

Each debit item over 20 per month \$0.20

Each credit item over 20 per month \$1.00

Other Charges: Refer to "Misc. Fees and Charges" for additional information on this account.

Community Interest Checking

An interest-earning business checking account designed for non-profit organizations.

Minimum Opening Balance: \$100.00

Monthly Fee: None

Features: Unlimited check writing.

Other Charges: Refer to "Misc. Fees and Charges" for additional information on this account.

Business Prime Checking

A interest-earning business account with an all inclusive flat monthly fee.

Minimum Opening Balance: \$100.00

Monthly Fee: Individual Pricing

Features: This account contains all fees and charges within the Monthly Fee.

Other Charges: Refer to "Misc. Fees and Charges" for additional information on this account.

Analyzed Business Checking

This account is designed for those businesses that have a higher volume of activity each month.

Minimum Opening Balance: \$100.00

Monthly Fee: \$20.00

Features: This is a business checking account that provides for fees to be calculated primarily based upon the activity in the account each month.

Earnings Credit: An earnings credit is applied that may offset some or all of this account's monthly transaction charges, based upon the *average collected balance* maintained in the account. The earnings credit is set by the bank and may be changed at any time without notice.

Analyzed Checking Transaction Charges:

ACH credits/debits, each: \$0.12

Chargeback (deposited items returned), each: \$6.00

Re-deposit chargeback returned item, each: \$1.00

Checks deposited, per item: \$0.15

Checks paid, each: \$0.15

Courier Services provided Individual Pricing

Courier bags provided, each: \$0.25

Currency deposited/provided, per \$1,000:

Up to \$300,000 \$1.30

Up to \$300,001 \$1.40

Deposits (over the counter), each: \$1.40

Deposits posted (via remote deposit capture), each: \$1.00

Loose coin provided/deposited, per bag: \$7.50

Reserve requirement, per month: 10.00%

Rolled coin deposited/provided, per roll: \$0.12

Rolled coin deposited/provided, per box: \$6.00

Other Charges: Refer to "Misc. Fees and Charges" for additional information on this account.

Attorney Client Trust (IOLTA)

A interest-earning business checking account that is available to attorneys and law firms.

Minimum Opening Balance: \$100.00

Monthly Fee: None

Features: This account complies with the State Bar of California requirements for legal trust accounts.

Transaction Charges: None

Other Charges: Refer to "Misc. Fees and Charges" for additional information on this account.

Business Interest Checking Sweep

A interest-earning business account with competitive interest rates that is linked to a business checking account.

Minimum Opening Balance: \$100.00

Monthly Fee: \$65.00

Features: Funds are automatically 'swept' between accounts to maintain a customer-specified balance while maximizing the amounts of funds in the sweep account at no transaction charge.

Other Charges: Refer to "Misc. Fees and Charges" for additional information on this account.

Money Services Business Analyzed Checking

(Approved Application Required)

The term "money service business" includes any person doing business, whether or not on a regular basis or as an organized business concern, in any of the following capacities: currency dealer or exchanger; check casher; issuer; seller or redeemer of traveler's checks, money orders, or stored value cards; money transmitter; U.S. Postal Service.

An activity threshold of greater than \$1,000 per person per day in one or more transactions applies to the definitions of currency dealer or exchanger; check casher; issuer; seller or redeemer of traveler's checks, money orders or stored value cards.

Minimum Opening Balance: \$500.00

Account Opening Fee: \$250.00

Monthly Fee: \$300.00

Features: This is a business checking account that provides for fees to be calculated primarily based upon the activity in the account each month.

Earnings Credit: An earnings credit is applied that may offset some or all of this account's monthly transaction charges, based upon the *average collected balance* maintained in the account. The earnings credit is set by the bank and may be changed at any time without notice.

Collateral: Collateralized CD may be required.

Other Charges: Refer to "Misc. Fees and Charges" for additional information on this account.

Business Money Market Checking

Business Money Market

A interest-earning business checking account with competitive interest rates.

Minimum Opening Balance: \$100.00

Monthly Fee: No monthly fee with a minimum daily balance of \$5,000, otherwise \$12.00 per month.

Transaction Charges: Transfers from a money market to another account or to third parties by check, preauthorized, automatic or telephone transfers are limited to six per statement cycle. An excess withdrawal fee of \$10.00 per transaction will apply for each withdrawal in excess of six per statement cycle.

Other Charges: Refer to "Misc. Fees and Charges" for additional information on this account.

Business Investment Money Market

An interest-earning business checking account with higher competitive interest rates.

Minimum Opening Balance: \$100.00

Monthly Fee: No monthly fee with a minimum daily balance of \$10,000, otherwise \$15.00 per month.

Transaction Charges: Transfers from a money market to another account or to third parties by check, preauthorized, automatic or telephone transfers are limited to six per statement cycle. An excess withdrawal fee of \$10.00 per transaction will apply for each withdrawal in excess of six per statement cycle.

Other Charges: Refer to "Misc. Fees and Charges" for additional information on this account. Business Savings Accounts

Business Savings Accounts

Business Savings

An interest-earning business savings account.

Minimum Opening Balance: \$100.00

Monthly Fee: No monthly fee with a minimum daily balance of \$500, otherwise \$5.00 per month.

Transaction Charges: Withdrawals and transfers from a savings account to another account or to third parties by preauthorized, automatic or telephone transfers are limited to six per statement cycle. An excess withdrawal fee of \$1.00 per transaction will apply for each withdrawal in excess of six per statement cycle.

Other Charges: Refer to "Misc. Fees and Charges" for additional information on this account.

Premier Business Savings

An interest-earning business savings account paying competitive interest rates for higher balances.

Minimum Opening Balance: \$100.00

Monthly Fee: No monthly fee with a minimum daily balance of \$5,000, otherwise \$5.00 per month.

Transaction Charges: Withdrawals and transfers from a savings account to another account or to third parties by preauthorized, automatic or telephone transfers are limited to six per statement cycle. An excess withdrawal fee of \$1.00 per transaction will apply for each withdrawal in excess of six per statement cycle.

Other Charges: Refer to "Misc. Fees and Charges" for additional information on this account.

Public Funds Accounts

Our Public Funds accounts are designed for public entities, including state and government agencies, local municipalities and public agencies who provide goods and services to the general public.

Public Funds Checking

Minimum Opening Balance: \$100.00

Monthly Fee: None

Features: Unlimited check writing, free online banking statements.

Transaction Charges: None

Other Charges: Refer to "Misc. Fees and Charges" for additional information on this account.

Public Funds Analyzed Checking

Minimum Opening Balance: \$100.00

Monthly Fee: \$20.00

Features: This is a business checking account that provides for fees to be calculated primarily based upon the activity in the account each month.

Public Funds Analyzed Checking cont.

Earnings Credit: An earnings credit is applied that may offset some or all of this account's monthly transactions charges, based upon the average collected balance maintained in the account. The earnings credit is set by the bank and may be changed at any time without notice.

Other Charges: Refer to Analyzed Checking Transaction Charges and "Misc. Fees and Charges" for additional information on this account.

Public Funds Savings

Minimum Opening Balance: \$100.00

Monthly Fee: None.

Features: A interest-earning public funds savings account with competitive interest rates.

Transaction Charges: Withdrawals and transfers from a savings account to another account or to third parties by preauthorized, automatic or telephone transfers are limited to six per statement cycle. An excess withdrawal fee of \$1.00 per transaction will apply for each withdrawal in excess of six per statement cycle.

Other Charges: Refer to "Misc. Fees and Charges" for additional information

Public Funds Money Market

Minimum Opening Balance: \$100.00

Monthly Fee: None.

Features: Designed for governmental entities that maintain higher balances and wish to earn interest on their account. **Transaction Charges:** Transfers from a money market to another account or to third parties by check, preauthorized, automatic or telephone transfers are limited to six per statement cycle. An excess withdrawal fee of \$10.00 per transaction will apply for each withdrawal in excess of six per statement cycle.

Other Charges: Refer to "Misc. Fees and Charges" for additional information on this account.

Public Funds Certificates of Deposit

Minimum Opening Balance: \$1,000.00

Features: A choice of Certificate of Deposit terms available from 7-days to 3-5 years.

Grace Period:

- For accounts with a term of less than 30 days, there is a seven day grace period following the maturity date before the account will automatically renew; early withdrawal penalties apply following the grace period.
- For accounts with a term of 30 days or greater, there is a ten day grace period following the maturity date before the account will automatically renew; early withdrawal penalties apply following the grace period.

Early Withdrawal Penalties:

- Original maturity under 30 days, the penalty is forfeiture of three months' interest.
- Original maturity 30 days to one year, the penalty is forfeiture of three months' interest.
- Original maturity greater than one year, the penalty is forfeiture of six months' interest.

Safe Deposit Boxes

Not all boxes available at each location. See below for box size and pricing. Contact a specific location for availability.

Main

5000 California Avenue, Suite 110
Bakersfield, CA 93309
661-371-2000

Box Size

3x10 per year	\$25.00
5x10 per year	\$60.00
10x10 per year	\$110.00

Grand Island Village

11330 Ming Avenue, Suite 400
Bakersfield, CA 93311
661-617-2130

Box Size

3x5 per year	\$25.00
3x10 per year	\$25.00
5x5 per year	\$60.00
5x10 per year	\$60.00

Riverlakes

4300 Coffee Road, Suite A6
Bakersfield, CA 93308
661-615-5700

Box Size

2x5 per year	\$20.00
3x5 per year	\$25.00
3x10 per year	\$25.00
5x5 per year	\$60.00
5x10 per year	\$60.00
10x10 per year	\$110.00

Delano

500 Woollomes Avenue, Suite 101
Delano, CA 93215
661-778-1900

Box Size

3x10 per year	\$30.00
5x5 per year	\$60.00
5x10 per year	\$60.00
10x10 per year	\$110.00

Safe deposit box key replacement \$10
Safe deposit box forced entry \$TBD

Electronic Banking Services - Business

Business Online Banking

Monthly Fee: No monthly fee for Online Banking access or Mobile App.

Business Bill Pay

Monthly Fee: \$5.95 per month, first two months are waived.

Features: Save yourself the hassle of writing checks, buying stamps and hitting the mail on the right day.

- ◆ See it all at a glance
- ◆ Add vendors easily
- ◆ Set up reminders
- ◆ Make recurring payments
- ◆ Set up eBills

Remote Deposit Capture

Monthly Fee: \$100.00 monthly fee plus \$1.00 per deposit processed.

Features: Businesses make deposits directly from their business sites using a remote check scanner.

ACH Origination

Monthly Fee: \$75.00 monthly fee plus \$5.00 per ACH batch processed.

Features: Businesses can originate transactions via ACH for payroll processing, tax payments and direct payments.

Positive Pay

Monthly Fee: \$50.00

Features: Positive Pay can be used to deter check fraud by matching the checks issued by a business to those presented for payment. In addition, ACH Positive Pay can deter ACH fraud by matching the company ID number entered by the business.

Additional Services:

-ACH Positive Pay \$50.00
 -Account Reconciliation \$15.00

Other Charges: \$1.00 charge for every unresolved exception item.

eStatements

Monthly Fee: None

Features: Just like paper statements, only better

- ◆ Anytime access
- ◆ Quick delivery
- ◆ Get organized

Miscellaneous Fees and Charges

Activity/statement printout:	\$3.00
Cashier's check	\$8.00
CD rom check images, per CD	\$50.00
Chargeback fee (deposited items returned)	\$6.00
Chargeback re-deposited item, each	\$1.00
Check printing:	charges varies with check style
Closing account before 90 days	\$25.00
Closing account via mail (after 90 days)	\$10.00
Collection item/plus cost of mailing	\$25.00
Copies of paid issued cashier's checks, each	\$2.50
Copies of paid checks, each	\$2.00
Copies of previous statements, each	\$2.00
Counter check, each	\$0.50
Courier bags provided, each	\$0.25
Courier services	Individual pricing
Currency deposited/provided, per \$1,000:	
Up to \$300,000	\$1.30
Over \$300,001	\$1.40
Debit card replacement	\$5.00
Deposit correction, each	\$6.00
Endorsement/signature guarantee	\$5.00
Foreign check processing	\$25.00
Foreign currency processing	\$15.00
Funds management (sweep/zero balance account)	\$65.00
Legal Processing fee, each	\$75.00
Notary fee , per item	\$10.00
Overdraft fee (NSF item-paid), each*	\$35.00
Overdraft fee (NSF item-returned), each*	\$35.00
*Maximum \$175/day	
Research, per hour (1/2 hour min.)	\$75.00
Special Statement cutoff, per month	\$5.00
Stop Payment fee (in-branch/telephone) ea.	\$20.00
Stop Payment fee (via online banking) ea.	\$10.00
Wire Transfers-incoming, each	\$20.00
Wire Transfers-outgoing domestic, each	\$30.00
Wire Transfers-outgoing international, each	\$45.00

Administration Offices

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 661-371-2000

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