

## 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 monthly 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 monthly 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 over 20 per month \$0.20  
 Each credit 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

Transaction Charges: Up to 100 debits and 40 credits per month included at no transaction charge.

Excessive Transaction Charges: Analyzed Business Checking fees will apply to debits in excess of 100 per month and credits in excess of 40 per month.

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 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.

Analyzed Checking Transaction Charges:

ACH credits/debits, each:	\$0.12
Chargeback (deposited items returned), each:	
Up to 10 per month	\$6.00
Over 10 per month	\$8.00
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
Over \$300,001	\$1.40
Deposit Corrections, each:	\$6.00
Deposits (over the counter), each:	\$1.40
Deposits posted (via remote deposit capture), each:	\$1.00
Funds Mgt. (sweep/zero balance acct.)	\$65.00
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
Stop payment (in-branch/telephone) each:	\$20.00
Stop payment (via online banking) each:	\$10.00
Uncollected funds (advanced):	Prime Rate +5.00%

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.

#### **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 follow 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 transactions fees, 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 Analyzed Checking Transaction Charges and "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 amount of funds in the sweep account at no transaction charge.

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**

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.

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.

## 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 vary 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 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	\$0.50
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 acct.)	\$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



VALLEY REPUBLIC BANK

### **Administration Offices**

5000 California Ave., Suite #110  
Bakersfield, CA. 93309  
661-371-2000

### **Main Branch**

5000 California Ave., Suite #110  
Bakersfield, CA. 93309  
661-371-2000

### **Grand Island Village Branch**

11330 Ming Ave. Suite #400  
Bakersfield, CA. 93311  
661-617-2130

### **Riverlakes Branch**

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

### **Delano Branch**

510 Woollomes Ave., Suite #106  
Delano, CA. 93215  
661-778-1900

