

PERSONAL ACCOUNTS

Personal Checking Accounts

Basic Checking

A personal checking account designed for individuals.

Minimum Opening Balance: \$100.00
Monthly Fee: No monthly fee with a minimum daily balance of \$1,500, otherwise \$8.00 per month.
Features: Unlimited check writing.
Transaction Charges: None

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

Senior Checking

A personal checking account for customers who are age 55 or older.

Minimum Opening Balance: \$100.00
Monthly Fee: None
Features: Unlimited check writing.
Transaction Charges: None

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

Personal Interest Checking

A personal checking account that 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: 20 debits and 20 credits per statement cycle at no transaction charge.
Transaction Charges: \$.20 per debit over 20 per month; \$1.00 per credit over 20 per month;

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

Personal Money Market Accounts

Personal Money Market

An interest-earning 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.

Personal Investment Money Market

An interest-earning account with higher, competitive interest rates.

Minimum Opening Balance: \$100.00
Monthly Fee: No monthly fee with a minimum daily balance of \$7,500, 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.

Personal Savings Accounts

Personal Savings

An interest-earning savings account that allows six withdrawals per statement cycle.

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 Personal Savings

An interest-earning savings account paying competitive interest rates for higher balances that allows six withdrawals per statement cycle.

Minimum Opening Balance: \$100.00
Monthly Fee: No monthly fee with a minimum daily balance of \$5,000, otherwise \$5.00 per month.
Features: An interest-earning savings account with interest rate tiers for higher balances.
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.

Minor Savings Account

Custodial (CUTMA) Savings

An interest-earning custodial savings account for children under 18 that allows six withdrawals per statement cycle.

Minimum Opening Balance: \$100.00
Monthly Fee: None
Features: The custodian has access to manage the funds in this account on behalf of the minor.
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..

Electronic Banking Services - Personal

Personal Online Banking

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

Personal Bill Pay

Monthly Fee: \$4.95 per month, first three months 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

eStatements

Monthly Fee: None

Features: Just like paper statements, only better

- Anytime access
- Quick delivery
- Get organized

Additional Products & Services

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.

Individual Retirement Accounts (IRA's)

Minimum Opening Balance: \$500.00

Available Terms: 1 year, 18 months, 2 years, and 3 years

Early Withdrawal Penalties:

- 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.

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 by style of 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 Cashiers 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 (NSF item-returned), each*	\$35.00
*Maximum \$175/day	
Research fee, per hour (1/2 hour min.)	\$75.00
Special Statement cutoff, per month	\$5.00
Stop Payment fee (in branch/telephone), each	\$20.00
Stop Payment fee (via online banking), each	\$10.00
Wire Transfers— incoming, each	\$20.00
Wire Transfers— outgoing domestic, each	\$30.00
Wire Transfers— outgoing international, each	\$45.00

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 Sizes

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 Sizes

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 Sizes

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

510 Woollomes Avenue, Suite 106

Delano, CA 93215

661-778-1900

Safe Deposit Boxes not available at this time.

Other Charges:

Safe Deposit Box key replacement	\$10.00
Safe Deposit Box forced entry (locksmith fees apply)	TBD

