

**TRUTH IN SAVINGS**

**California Business Bank**  
**3200 El Camino Real, Suite 220**  
**Irvine, California 92602**  
**(866)495-4042**  
**[www.californiabusinessbank.com](http://www.californiabusinessbank.com) or [mycbb.com](http://mycbb.com)**

**CBB Free 50 Business Checking Account**

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$1,500.00 to open this account.

There is no monthly minimum balance requirement for this account. There will not be a monthly Maintenance Fee applied to your account.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** The Bank will not discontinue payment of interest to any interest-bearing account because of inactivity in the account.

**PROCESSING ORDER.** All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.** In the event an overdraft inadvertently occurs on your account, you will be responsible to reimburse us immediately for the full amount of the overdraft.

We may report information about your account to credit bureaus. Defaults on your account may be reflected in your credit report.

**FEES AND CHARGES.** Please refer to the separate fee schedule provided to you with this disclosure for information about fees and charges associated with this account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.