

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

### **Business Savings Account**

#### **VARIABLE RATE INFORMATION**

The interest rate on your account is 0.60%, with an annual percentage yield (APY) of 0.60%.

Your interest rate and annual percentage yield may change.

#### **Determination of Rate**

At our discretion, we may change the interest rate on your account.

#### **Frequency of Rate Changes**

We may change the interest rate on your account at any time.

#### **Limitations on Rate Changes**

There are no maximum or minimum interest rate limits for this account.

#### **COMPOUNDING AND CREDITING**

Interest will be compounded daily and will be credited to your account monthly.

If you close your account before interest is credited, you will not receive the accrued interest.

#### **MINIMUM BALANCE REQUIREMENTS**

You must deposit \$1,000.00 to open this account. A Maintenance Fee of \$10.00 will be imposed every month if the daily balance in the account falls below \$1,000.00 any day of the month.

#### **DORMANT/INACTIVE ACCOUNT INFORMATION**

The Bank will not discontinue payment of interest to any interest-bearing deposit 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.

#### **BALANCE COMPUTATION METHOD**

We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

#### **ACCRUAL ON NONCASH DEPOSITS**

If you deposit a non-cash item such as a check, interest will begin to accrue on the business day of your deposit.

#### **FEES AND CHARGES**

The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

An overdraft fee of \$35.00 will be charged per item for covering overdrafts created by checks, in-person withdrawals, ATM Withdrawals, or other electronic withdrawals (such as point of sale transactions).

If there are not enough funds in the account to pay for a transaction, the transaction will be returned or declined.

#### **Account Related Fees:**

NSF Return Item Fee "per item"	\$35.00
Returned Deposited Item "each"	\$4.00
Stop Payment Order- Check - "per item"	\$20.00
Stop Payment Order- Pre Authorized Transfer - "per item"	\$15.00
Stop Payment - Renewal (After 180 days) "each time"	\$20.00
Early Account Closure (First 90 days) "per account"	\$5.00
Excessive Transaction (MMA/SAV) "each additional"	\$10.00
Dormant & Escheatment Notice "each"	\$0.00
Copy of check from image "each"	\$3.00
Online Banking Access "Free"	\$0.00

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Online Bill Payment Access "Free"	\$0.00
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Service Related Fees:

Cashiers Check "each"	\$5.00
Telephone Transfer "each"	\$5.00
Counter Checks "each"	\$1.00
Statement Copy (Per Statement)	\$5.00
Hold Statements (Per Statement Per Month)	\$2.00
Account Research or Balancing (Hourly)	\$75.00
Signature/Endorsement Guarantee	\$5.00
Legal Process and Attachments (Per Occurrence)	\$75.00

Wire Transfer Fees:

Domestic Wires- Incoming "each"	\$0.00
Domestic Wires- Outgoing "each"	\$25.00
Wire Transfer Tracers - Domestic or International "each"	\$15.00
International Wire- Incoming "each"	\$40.00
International Wire- Outgoing "each"	\$40.00
Wire Research (Per Hour)	\$25.00

Debit Card Fee:

Debit Card Replacement "each"	\$5.00
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Miscellaneous Fees:

Photocopy "each"	\$0.25
Faxing 1st page	\$3.00
Faxing additional pages "each"	\$1.00
Notices "each"	\$5.00
Large Return Item Notification "each"	\$15.00
Proof of Deposit Correction "each"	\$1.50
Transaction Inquiry by Telephone "per item"	\$3.00

California Business Bank reserves the right to make changes to its Schedule of Fees and Charges at any time. Except as any changes may take effect immediately in order to comply with law or statute, the Bank will provide such advance notice of changes as is in accordance with state and/or federal regulations.

**TRANSACTION LIMITATIONS**

You may make no more than six (6) preauthorized transfers or withdrawals per statement cycle, to another account (including a transaction account) of the depositor at California Business Bank or to a third party. The types of transfers covered include preauthorized or automatic transfer (ACH, telephone, internet banking, overdraft protection, etc.) or withdrawals by check, draft, debit card, or similar order made by the depositor and payable to third parties. If you exceed these limitations you will be charged an excessive withdrawal fee of \$10.00 per transaction for each debit in excess of the limit and your account may be converted to a transaction account.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT**

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