

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

CBB Interest First Business Checking Account

VARIABLE RATE INFORMATION

The interest rate on your account is 0.35%, with an annual percentage yield (APY) of 0.35%. Your interest rate and annual percentage yield may change.

Determination of Rate

At our sole 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 \$100.00 to open this account. A Monthly Maintenance Fee of \$15.00 will be imposed every statement cycle if the average daily balance for the statement cycle falls below \$5,000.00.

The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

You must maintain a minimum daily balance of \$5,000.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

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

Interest begins to accrue on the business day you deposit noncash items (for example, checks).

FEES AND CHARGES

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

Per item Processing Fee: Free first 200 items (credits, debits and deposited items), each additional item \$0.30 per item.

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
Per Item Processing Fee: Free first 200 items, each additional "per item"	\$0.30

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Returned Deposited Item "each"	\$4.00
Stop Payment Order - Pre Authorized Transfer - "per item"	\$15.00
Stop Payment Order - Check - "per item"	\$20.00
Stop Payment - Renewal (After 180 days) "each time"	\$20.00
Early Account Closure (First 90 days) "per account"	\$5.00
Copy of check from image "each"	\$3.00

Service Related Fees:

Bill Pay - Free First 10 items each statement cycle, each additional "per item"	\$0.50
Cash Management	\$0.00
PC and Mobile Remote Deposit: Free first 60 items, each additional "per item"	\$0.50
Rental - Merchant Remote Deposit (Deposit Express)	\$50.00
Cashiers Check "each"	\$5.00
Telephone Transfer "each"	\$5.00
Counter Checks "each"	\$1.00
Statement Copy - "per statement, per month"	\$5.00
Hold Statements - "per statement, per month"	\$2.00
Account Research and or Balancing (Hourly)	\$75.00
Signature/Endorsement Guarantee "per item"	\$5.00
Legal Process and Attachments (Per Occurrence)	\$75.00

Wire Transfer Fees:

Domestic Wires - Incoming "each"	\$10.00
Domestic Wires - Outgoing "each"	\$25.00
International Wires - Incoming "each"	\$40.00
International Wires - Outgoing "each"	\$40.00
Wire Transfer Tracers - Domestic or International "each"	\$15.00
Wire Research (Per Hour)	\$25.00

Debit Card Fee:

Debit Card Replacement Fee	\$5.00
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Miscellaneous Fees:

Photocopy "each"	\$0.25
Faxing 1st page	\$4.00
Faxing additional pages "each"	\$1.00
Notices "each"	\$5.00
Large Return Item Notification "each"	\$15.00
Proof of Deposit Correction "each"	\$1.50

Free Services:

Online Banking	\$0.00
Mobile Banking	\$0.00
Business Debit Card	\$0.00
Linked Account Transfer Protection	\$0.00
Image Statements	\$0.00
First basic checkbook is free, additional checkbooks or styles incur charges	\$0.00

California Business Bank will not charge for ATM transactions, however, other financial institutions may impose a fee which can not be waived.

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

No transaction limitations apply to this account.

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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.