

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

**CBB Optimized Business Checking Account**

**MINIMUM BALANCE REQUIREMENTS**

You must deposit \$1,000.00 to open this account. All CBB Optimized Business Checking accounts will be placed on Account Analysis and charged a \$20.00 monthly Maintenance Fee. Fees not covered by your analysis credits may be hard dollar charged to your account.

**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.

**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 check, in-person withdrawal, or other electronic means.

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
Dormant & Escheatment Notice "each"	\$0.00
Copy of check from image "each"	\$3.00
Online Banking Access "Free"	\$0.00
Online Bill Payment Access "Free"	\$0.00

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"	\$10.00
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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**MEMBER FDIC**

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
Monthly Account Analysis Maintenance Fee	\$20.00
Local Checks Deposited "each"	\$0.10
Currency Deposited per \$1,000.00	\$1.20
Coin Deposited loose- per dollar	\$0.03
Standard box of 50 rolled coin deposited "each"	\$4.50
Currency Furnished "per \$1,000.00"	\$1.20
Standard Box of 50 rolled coin furnished "each"	\$3.00
Coin furnished "per roll"	\$0.10
Deposits processed "each"	\$2.00
Debited Items Paid "each"	\$0.12
ACH Deposits "each"	\$0.50
Reclearing Charge "each"	\$0.65
Rental-Remote Deposit Scanner (Deposit Express)	\$50.00

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.