

California Business Bank
3200 El Camino Real, Suite 220
Irvine, CA 92602
(866) 495-4042
www.californiabusinessbank.com or 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 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
Per Item Processing Fee: Free first 50 items, each additional "per item"	\$0.30
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

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 or Balancing "per hour"	\$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:

MEMBER FDIC

Debit Card Replacement "each"	\$5.00
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.