

**TRUTH IN SAVINGS**  
**MyCBB 18 Month CD**

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

**RATE INFORMATION.** The interest rate on your account is 0.93 % with an annual percentage yield of 0.93 %.  
You will be paid this interest rate until maturity.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account monthly.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$ 1000.00 to open this account.

You must maintain a minimum daily balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

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

**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.

**TRANSACTION LIMITATIONS.** After your Certificate of Deposit account is opened, you may not make additional deposits to your account. Withdrawals made prior to maturity will be assessed an early withdrawal penalty. Partial withdrawals on your Certificate of Deposit account are not allowed.

**MATURITY DATE.** Your account will mature 07/09/2018 .

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the funds before the maturity date. The penalty imposed will equal 6 months of interest on your account.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 10 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

Accrued interest during the grace period will only be paid if the Certificate of Deposit is renewed.