



Welcome to beneficial banking™

ONE BUSINESS BANKING

BUSINESS CHECKING ACCOUNTS One PacificCoast Bank offers accounts designed for a range of businesses and nonprofit organizations. All of our business checking accounts offer telephone and online banking.

BUSINESS CHECKING ACCOUNTS					
Account	Amount to Open	Monthly Account Analysis Charge	Accessing Your Money	Branch Currency Provided/Deposited (Oakland & Ilwaco only)	Other Services Available (additional fees may apply)
Basic Business Checking	\$100	N/A	<ul style="list-style-type: none"> Debit card available (ATM card available for sole proprietors only) \$1 transaction fee for withdrawals at non-OPCB ATM network² (other banks may charge a fee) Includes 75 combined transactions per month, \$0.25 per item transaction fee over 75 	<ul style="list-style-type: none"> Includes \$5,000 per month Over \$5,000 charged at \$1.20/\$1,000 	<ul style="list-style-type: none"> eStatements (no additional fee) Cashiers Checks BusinessView® Online Package A or B Bill Pay available with BusinessView Online BusinessView Banker Zero Balance Accounting CD-ROM Image Service Overdraft Protection Loan Sweep
Basic Plus Business Checking	\$100	\$15 Waived with monthly average collected balance ¹ of \$10,000	<ul style="list-style-type: none"> Debit card available \$1 transaction fee for withdrawals at non-OPCB ATM network² (other banks may charge a fee) Includes 200 combined transactions per month, \$0.25 per item transaction over 200 	<ul style="list-style-type: none"> Includes \$5,000 per month Over \$5,000 charged at \$1.20/\$1,000 	<ul style="list-style-type: none"> eStatements (no additional fee) Cashiers Checks BusinessView® Online Package A or B Bill Pay available with BusinessView Online BusinessView Banker Zero Balance Accounting CD-ROM Image Service Overdraft Protection Loan Sweep
Analysis Business Checking	\$100	\$20 Waived with monthly average collected balance ¹ of \$20,000	<ul style="list-style-type: none"> Debit card available \$1 transaction fee for withdrawals at non-OPCB ATM network² (other banks may charge a fee) Earnings Credit Allowance available to offset transaction fees 	\$1.20/\$1,000	<ul style="list-style-type: none"> eStatements (no additional fee) Cashiers checks BusinessView® Online Package A or B or C Bill Pay available with BusinessView Online BusinessView Banker Zero Balance Accounting CD-ROM Image Service Overdraft Protection Loan Sweep
Earnings NOW Business Checking <small>(for sole proprietors only)</small>	\$100	\$15 Waived with monthly average collected balance ¹ of \$10,000	<ul style="list-style-type: none"> ATM and debit card available \$1 transaction fee for withdrawals at non-OPCB ATM network² (other banks may charge a fee) Includes 200 combined transactions per month, \$0.25 per item transaction over 200 	<ul style="list-style-type: none"> Includes \$5,000 per month Over \$5,000 charged at \$1.20/\$1,000 	<ul style="list-style-type: none"> Interest bearing eStatements (no additional fee) Cashiers Checks BusinessView® Online Package A or B Bill Pay available with BusinessView Online BusinessView Banker Zero Balance Accounting CD-ROM Image Service Overdraft Protection Loan Sweep
Business Market Access	\$100	\$15 Waived with daily minimum balance of \$2,000	<ul style="list-style-type: none"> ATM card available \$1 transaction fee for withdrawals at non-OPCB ATM network² (other banks may charge a fee) Includes 6 transactions per statement cycle, \$5 excessive transaction fee per item over 6 	<ul style="list-style-type: none"> Includes \$5,000 per month Over \$5,000 charged at \$1.20/\$1,000 	<ul style="list-style-type: none"> Interest earned at tiered levels eStatements (no additional fee) BusinessView® Online cash management is available only if you have a Basic, Basic Plus, or Analysis Business Checking account that uses BusinessView Online

¹Collected balance means any combination of checking, money market, savings, CD, interest checking, and loan balances.

² Any ATM not in the One PacificCoast Bank ATM network is a non-OPCB ATM. Our network includes our office locations and thousands of ATMs coast to coast in the United States and worldwide through the Allpoint and MoneyPass networks.

Visit their websites to find locations convenient for you.

www.allpointnetwork.com www.moneypass.com

opcb.com

Oakland. Portland. Seattle. Ilwaco.

Member FDIC Equal Housing Lender CDFI Certified Bank