

ONE PACIFICCOAST BANK

BUSINESS SAVINGS ACCOUNTS There is no minimum balance requirement on our savings accounts.

BUSINESS SAVINGS ACCOUNTS					
Account	Amount to Open	Service Charge	Transactions Allowed	Interest	Statements
Business Savings	\$100	None	<ul style="list-style-type: none"> • 6 withdrawals per statement cycle, \$2 excessive transaction fee • ATM card access: \$1 transaction fee for withdrawals at non-OPCB ATM network² (other banks may charge a fee) 	<ul style="list-style-type: none"> • Paid quarterly • Compounded daily 	<ul style="list-style-type: none"> • Quarterly statement cycle • eStatements available with no additional fee

CERTIFICATES OF DEPOSIT (CDs)					
CD	Amount to Open	Service Charge	Early Withdrawal Penalty	Interest	Statements
32 – 89 Day CD	\$1,000	N/A	30 days interest	<ul style="list-style-type: none"> • Paid at maturity • Compounded daily 	Quarterly statement cycle
3 Month – 5 Month CD	\$1,000	N/A	30 days interest		
6 Month – 8 Month CD	\$1,000	N/A	90 days interest		
9 Month – 11 Month CD	\$1,000	N/A	90 days interest		
12 Month – 23 Month CD	\$1,000	N/A	90 days interest	<ul style="list-style-type: none"> • Paid quarterly • Compounded daily 	
24 Month – 35 Month CD	\$1,000	N/A	90 days interest		
36 Month CD	\$1,000	N/A	90 days interest		
30 Month Add-on CD Under \$100,000	\$1,000	N/A	90 days interest		

CASH MANAGEMENT SERVICES

We offer an extensive suite of cash management products and services. Ask us for details about our:

- Lockbox Services
- Automated Clearing House (ACH) Origination
- Information Reporting
- Remote Deposit Service
- Wire Transfers
- Zero Balance Accounting
- Business Debit and Credit Cards
- Electronic Bill Payments
- Positive Pay
- CD-ROM Image Service
- Overdraft Protection
- Loan Sweep

BUSINESSVIEW ONLINE SERVICES

BusinessView[®] Online Services offers the same support, security, and quality of service found in every one of our branches. Plus, at BusinessView Online you can:

- Access your account from anywhere 24/7/365
- Pay bills with ease online
- View account details and summaries
- Transfer funds
- Place online stop payments
- Easily manage your funds by exporting to Quicken[®] and QuickBooks[®]

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