



Welcome to beneficial banking™

# ONE PERSONAL BANKING

PACIFICCOAST  
BANK

Our **PERSONAL CHECKING ACCOUNTS** are designed for a range of customers and come with telephone and online banking. Add a savings account and enjoy overdraft protection transfers to your checking account for no additional fee.

PERSONAL CHECKING ACCOUNTS					
Account	Amount to Open	Monthly Service Charge	Accessing Your Money	Bill Pay	Other Benefits
<b>Fair Start ATM</b>	\$10	\$5 Waived for: • Seniors & Associate Program participants <sup>1</sup>	<ul style="list-style-type: none"> <li>• ATM card only</li> <li>• \$1 transaction fee for withdrawals at non-OPCB ATM Network<sup>3</sup> (other banks may charge a fee)</li> <li>• Check writing <i>not available</i></li> </ul>	Bill Pay not available	<ul style="list-style-type: none"> <li>• \$2 Money Orders (8 free per statement cycle)</li> <li>• \$5 Cashiers Checks</li> <li>• Safe Deposit Box available with additional fee (where available)</li> </ul>
<b>Fair Basic Checking</b>	\$50	\$5 Waived for: • Seniors & Associate Program participants <sup>1</sup>	<ul style="list-style-type: none"> <li>• ATM or debit card</li> <li>• \$1 transaction fee for withdrawals at non-OPCB ATM Network<sup>3</sup> (other banks may charge a fee)</li> <li>• Unlimited check writing</li> </ul>	Available for no monthly fee (includes 25 bill payments, thereafter \$0.50 each)	<ul style="list-style-type: none"> <li>• \$2 Money Orders</li> <li>• \$5 Cashiers Checks</li> <li>• Safe Deposit Box available with additional fee (where available)</li> </ul>
<b>Fair Balance Checking</b>	\$50	\$10 Waived for: • Seniors & Associate Program participants <sup>1</sup> • Direct Deposit • \$2,500 monthly average balance in combined accounts <sup>2</sup>	<ul style="list-style-type: none"> <li>• ATM or debit card</li> <li>• First 10 transactions waived per statement cycle, thereafter \$1 transaction fee for withdrawals at non-OPCB ATM Network<sup>3</sup> (other banks may charge a fee)</li> <li>• Unlimited check writing</li> </ul>	Available for no monthly fee (includes 25 bill payments, thereafter \$0.50 each)	<ul style="list-style-type: none"> <li>• \$2 Money Orders</li> <li>• \$5 Cashiers Checks</li> <li>• Safe Deposit Box: \$10 credit (where available)</li> </ul>
<b>EcoEarnings Checking</b>	\$50	\$10 Waived for: • Seniors & Associate Program participants <sup>1</sup> • \$1,000 daily minimum balance • \$2,500 monthly average balance in combined accounts <sup>2</sup>	<ul style="list-style-type: none"> <li>• ATM or debit card</li> <li>• First 10 transactions waived per statement cycle, thereafter \$1 transaction fee for withdrawals at non-OPCB ATM Network<sup>3</sup> (other banks may charge a fee)</li> <li>• Unlimited check writing</li> </ul>	Available for no monthly fee (includes 25 bill payments, thereafter \$0.50 each)	<ul style="list-style-type: none"> <li>• Interest bearing</li> <li>• Money Orders: no fee</li> <li>• Cashiers Checks: no fee</li> <li>• Safe Deposit Box: \$15 credit (where available)</li> </ul>
<b>Market Access</b>	\$50	\$10 Waived for: • Seniors & Associate Program participants <sup>1</sup> • \$2,000 daily minimum balance • \$15,000 monthly average balance in combined accounts <sup>2</sup>	<ul style="list-style-type: none"> <li>• ATM card only</li> <li>• \$1 transaction fee for withdrawals at non-OPCB ATM Network<sup>3</sup> (other banks may charge a fee)</li> <li>• Includes 6 transactions per statement cycle, \$5 excessive transaction fee per item over 6</li> </ul>	Available for no monthly fee (limited to 6 transactions per statement cycle)	<ul style="list-style-type: none"> <li>• Interest bearing</li> <li>• \$2 Money Orders</li> <li>• \$5 Cashiers Checks</li> <li>• Safe Deposit Box: \$10 credit (where available)</li> </ul>
<b>OPCB Friends &amp; Supporters</b>	\$50	\$10 Waived for: • Seniors & Associate Program participants <sup>1</sup> • \$5,000 daily minimum balance • \$15,000 monthly average balance in combined accounts <sup>2</sup>	<ul style="list-style-type: none"> <li>• ATM or debit card</li> <li>• \$1 transaction fee waived for withdrawals at non-OPCB ATM Network<sup>3</sup> (other banks may charge a fee; 5 fees rebated per statement cycle)</li> <li>• Unlimited check writing</li> </ul>	Available for no monthly fee or transaction fee	<ul style="list-style-type: none"> <li>• Money Orders: no fee</li> <li>• Cashiers Checks: no fee</li> <li>• Safe Deposit Box: \$25 credit (where available)</li> </ul>

<sup>1</sup> Our Professional Associate Programs are designed for employees of businesses and organizations who bank with One PacificCoast Bank. Packages include service charge waivers and other benefits.

<sup>2</sup> Combined accounts balance means any combination of checking, money market, savings, CD, interest checking, and loan balances.

<sup>3</sup> 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](http://www.allpointnetwork.com)    [www.moneypass.com](http://www.moneypass.com)

[opcb.com](http://opcb.com)

Oakland. Portland. Seattle. Ilwaco.

Member FDIC Equal Housing Lender CDFI Certified Bank