

ONE PACIFICCOAST BANK

PERSONAL SAVINGS ACCOUNTS, CDs, IRAs & ESAs

One PacificCoast Bank makes it easy to save toward your financial goals with savings accounts, certificates of deposit (CDs), and IRAs. There is no minimum balance requirement on our savings accounts.

PERSONAL SAVINGS ACCOUNTS					
Account	Amount to Open	Service Charge	Transactions Allowed	Interest	Statements
Save 1 st	\$25	N/A	<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 courtesy fee) 	<ul style="list-style-type: none"> • Paid quarterly • Compounded daily 	<ul style="list-style-type: none"> • Quarterly statement cycle • eStatements available
EcoKids Savings	\$5				

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		
1 Year Flexible CD – Unlimited additional deposits allowed during term. Minimum additional deposit amount: \$10	\$1,000	N/A	No penalty on withdrawal of up to ½ of principal in first 6 months; after 6 months, loss of 30 days interest		
30 Month Add-on CD Under \$100,000	\$1,000	N/A	90 days interest		

ONLINE CERTIFICATES OF DEPOSIT (CDs)					
CD	Amount to Open	Service Charge	Early Withdrawal Penalty	Interest	Statements
6 Month CD	\$1,000	N/A	90 days interest	<ul style="list-style-type: none"> • Paid at maturity • Compounded daily 	Quarterly statement cycle
12 Month CD	\$1,000				
24 Month CD	\$1,000			<ul style="list-style-type: none"> • Paid quarterly • Compounded daily 	

IRAs & ESAs					
Traditional, Roth & SEP IRAs & Education Savings Accounts	Amount to Open	Service Charge	Early Withdrawal Penalty	Interest	Statements
1-year IRA or ESA	\$1,000	N/A	Bank and IRS penalties may be imposed for early withdrawal. Assessment of penalties can reduce principal and earnings.	<ul style="list-style-type: none"> • Paid quarterly • Compounded daily 	Quarterly statement cycle
2-year IRA or ESA	\$1,000				
3-year IRA or ESA	\$1,000				