



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>• 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>• \$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

# 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 <sup>st</sup>	\$25	N/A	<ul style="list-style-type: none"> <li>• 6 withdrawals per statement cycle, \$2 excessive transaction fee</li> <li>• ATM card access: \$1 transaction fee for withdrawals at non-OPCB ATM network<sup>2</sup> (other banks may charge a courtesy fee)</li> </ul>	<ul style="list-style-type: none"> <li>• Paid quarterly</li> <li>• Compounded daily</li> </ul>	<ul style="list-style-type: none"> <li>• Quarterly statement cycle</li> <li>• eStatements available</li> </ul>
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"> <li>• Paid at maturity</li> <li>• Compounded daily</li> </ul>	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"> <li>• Paid quarterly</li> <li>• Compounded daily</li> </ul>	
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"> <li>• Paid at maturity</li> <li>• Compounded daily</li> </ul>	Quarterly statement cycle
12 Month CD	\$1,000				
24 Month CD	\$1,000			<ul style="list-style-type: none"> <li>• Paid quarterly</li> <li>• Compounded daily</li> </ul>	

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"> <li>• Paid quarterly</li> <li>• Compounded daily</li> </ul>	Quarterly statement cycle
2-year IRA or ESA	\$1,000				
3-year IRA or ESA	\$1,000				