



Welcome to beneficial banking™

PERSONAL ONLINE BANKING ACCOUNTS

Our **PERSONAL ONLINE CHECKING ACCOUNTS** are designed for a range of customers and come with telephone banking. When you add a savings account, you'll enjoy overdraft protection transfers to your checking account for no additional fee. We make it easy to save toward your financial goals with online savings accounts and certificates of deposit (CDs).

PERSONAL ONLINE CHECKING ACCOUNTS					
Account	Amount to Open	Monthly Service Charge	Accessing Your Money	Bill Pay	Other Benefits
Fair Start ATM	\$10	\$5 Waived for: • Seniors & Associate Program participants ¹	<ul style="list-style-type: none"> • ATM card only • \$1 transaction fee for withdrawals at non-OPCB ATM Network³ (other banks may charge a fee) • Check writing <i>not available</i> 	Bill Pay not available	<ul style="list-style-type: none"> • \$2 Money Orders (8 free per statement cycle) • \$5 Cashiers Checks • Safe Deposit Box available with additional fee (where available)
Fair Basic Checking	\$50	\$5 Waived for: • Seniors & Associate Program participants ¹	<ul style="list-style-type: none"> • ATM or debit card • \$1 transaction fee for withdrawals at non-OPCB ATM Network³ (other banks may charge a fee) • Unlimited check writing 	Available for no monthly fee (includes 25 bill payments, thereafter \$0.50 each)	<ul style="list-style-type: none"> • \$2 Money Orders • \$5 Cashiers Checks • Safe Deposit Box available with additional fee (where available)
Fair Balance Checking	\$50	\$10 Waived for: • Seniors & Associate Program participants ¹ • Direct Deposit • \$2,500 monthly average balance in combined accounts ²	<ul style="list-style-type: none"> • ATM or debit card • First 10 transactions waived per statement cycle, thereafter \$1 transaction fee for withdrawals at non-OPCB ATM Network³ (other banks may charge a fee) • Unlimited check writing 	Available for no monthly fee (includes 25 bill payments, thereafter \$0.50 each)	<ul style="list-style-type: none"> • \$2 Money Orders • \$5 Cashiers Checks • Safe Deposit Box: \$10 credit (where available)
EcoEarnings Checking	\$50	\$10 Waived for: • Seniors & Associate Program participants ¹ • \$1,000 daily minimum balance • \$2,500 monthly average balance in combined accounts ²	<ul style="list-style-type: none"> • ATM or debit card • First 10 transactions waived per statement cycle, thereafter \$1 transaction fee for withdrawals at non-OPCB ATM Network³ (other banks may charge a fee) • Unlimited check writing 	Available for no monthly fee (includes 25 bill payments, thereafter \$0.50 each)	<ul style="list-style-type: none"> • Interest bearing • Money Orders: no fee • Cashiers Checks: no fee • Safe Deposit Box: \$15 credit (where available)
Market Access	\$50	\$10 Waived for: • Seniors & Associate Program participants ¹ • \$2,000 daily minimum balance • \$15,000 monthly average balance in combined accounts ²	<ul style="list-style-type: none"> • ATM card only • \$1 transaction fee for withdrawals at non-OPCB ATM Network³ (other banks may charge a fee) • Includes 6 transactions per statement cycle, \$5 excessive transaction fee per item over 6 	Available for no monthly fee (limited to 6 transactions per statement cycle)	<ul style="list-style-type: none"> • Interest bearing • \$2 Money Orders • \$5 Cashiers Checks • Safe Deposit Box: \$10 credit (where available)

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			<ul style="list-style-type: none"> • Paid quarterly • Compounded daily 	
24 Month CD	\$1,000				

PERSONAL ONLINE SAVINGS ACCOUNT

Account	Amount to Open	Service Charge	Transactions Allowed	Interest	Statements
Save 1st	\$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

¹ 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.

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

³ 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