

Business Banking

Checking Accounts

Business Checking

Minimum opening deposit	\$ 200.00
Minimum daily balance to avoid maintenance charge ¹	\$ 2,500.00
Minimum average daily balance to avoid maintenance charge ²	\$ 5,000.00
Monthly maintenance charge for less than minimum daily or average daily balance	\$ 15.00
Per debit ⁴ fee for less than minimum daily or average daily balance	\$ 0.25

Non-personal NOW

Limited to sole proprietors, association accounts, and non-profit organizations.

Minimum opening deposit	\$ 5,000.00
Minimum daily balance to avoid maintenance charge ¹	\$ 5,000.00
Minimum average daily balance to avoid maintenance charge ²	\$ 7,500.00
Minimum daily balance to obtain annual percentage yield (APY) ³	\$ 5,000.00
Monthly maintenance charge for less than minimum daily or average daily balance	\$ 15.00
Per debit ⁴ fee for less than minimum daily or average daily balance	\$ 0.25

Business Interest Checking

Minimum opening deposit	\$ 5,000.00
Minimum daily balance to avoid maintenance charge ¹	\$ 5,000.00
Minimum average daily balance to avoid maintenance charge ²	\$ 7,500.00
Minimum daily balance to obtain annual percentage yield (APY) ³	\$ 5,000.00
Monthly maintenance charge for less than minimum daily or average daily balance	\$ 15.00
Per debit ⁴ fee for less than minimum daily or average daily balance	\$ 0.25

Business Money Market

Limited to six (6) preauthorized withdrawals, automatic or telephonic transfers, checks, drafts, debit card and similar transactions per statement.

Minimum opening deposit	\$ 5,000.00
Minimum daily balance to avoid maintenance charge ¹	\$ 5,000.00
Minimum average daily balance to avoid maintenance charge ²	\$ 7,500.00
Minimum daily balance to obtain annual percentage yield (APY) ³	\$ 2,500.00
Monthly maintenance charge for less than minimum daily or average daily balance	\$ 15.00
Excess withdrawal activity fee (per withdrawal)	\$ 25.00

Other Accounts

Attorney Client Trust Accounts (IOLTAs)

Minimum opening deposit	\$ 0.00
Minimum daily balance to avoid maintenance charge ¹	\$ 5,000.00
Minimum average daily balance to avoid maintenance charge ²	\$ 7,500.00
Monthly maintenance charge for less than minimum daily or average daily balance	\$ 15.00
Per debit ⁴ fee for less than minimum daily or average daily balance	\$ 0.25

Certificates of Deposit (CDs)

Available with varying interest rates and terms. A substantial early withdrawal penalty will be imposed if a CD is withdrawn prior to maturity.

Minimum balance to open a CD	\$ 2,500.00
Interest payment frequency	Monthly

Interest is paid by check or transfer into an ICB account

Business Savings

Limited to six (6) preauthorized withdrawals, automatic or telephonic transfers, checks, drafts, debit card and similar transactions per month.

Minimum opening deposit	\$ 1,000.00
Minimum daily balance to avoid maintenance charge ¹	\$ 1,000.00
Minimum average daily balance to avoid maintenance charge ²	\$ 1,500.00
Minimum daily balance to obtain annual percentage yield (APY) ³	\$ 1,000.00
Quarterly maintenance charge for less than minimum daily or average quarterly daily balance for the quarter	\$ 15.00
Excessive withdrawal activity fee (per withdrawal)	\$ 25.00

1 The daily balance is the principal in the account at the end of the day.

2 The average daily balance is calculated by adding the principal in the account at the end of each day of the statement cycle and dividing that figure by the number of days in the statement cycle.

3 The daily balance method is used to calculate interest on the account. This method applies a daily periodic rate to the principal in the account at the end of each day.

4 A debit is any account-owner initiated transaction that lowers the balance of the account, e.g., withdrawals, transfers, checks paid or other payments out of the account.

If you have any questions regarding Business Banking, please contact us at one of the Branch Offices listed below.

Long Beach

249 E. Ocean Boulevard, Long Beach, CA 90802 | (562) 436-9800

Irvine

9100 Irvine Center Drive, Irvine, CA 92618 | (949) 453-9100