

# Personal Banking

## Checking Accounts

### Personal Checking

Non-interest bearing, basic checking account with unlimited transaction activity.

Minimum opening deposit	\$ 1,000.00
Minimum daily balance to avoid maintenance charge <sup>1</sup>	\$ 1,000.00
Minimum average daily balance to avoid maintenance charge <sup>2</sup>	\$ 2,500.00
Monthly maintenance charge for less than minimum daily or average daily balance as listed above	\$ 10.00
Per debit <sup>4</sup> fee for less than minimum daily or average daily balance as listed above	\$ 0.25

### Personal Money Market Account

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

Minimum opening deposit	\$ 2,500.00
Minimum daily balance to avoid maintenance charge <sup>1</sup>	\$ 2,500.00
Minimum average daily balance to avoid maintenance charge <sup>2</sup>	\$ 5,000.00
Minimum daily balance to obtain annual percentage yield (APY) <sup>3</sup>	\$ 2,500.00
Monthly maintenance charge for less than minimum daily or average daily balance as listed above	\$ 12.00
Excess withdrawal activity fee (per withdrawal)	\$ 25.00

### Personal Interest Checking (NOW) Account

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

Minimum opening deposit	\$ 1,500.00
Minimum daily balance to avoid maintenance charge <sup>1</sup>	\$ 1,500.00
Minimum average daily balance to avoid maintenance charge <sup>2</sup>	\$ 2,500.00
Minimum daily balance to obtain annual percentage yield (APY) <sup>3</sup>	\$ 1,500.00
Monthly maintenance charge for less than minimum daily or average daily balance as listed above	\$ 12.00
Per debit <sup>4</sup> fee for less than minimum daily or average daily balance as listed above	\$ 0.25

## Other Accounts

### Individual Retirement Accounts (IRAs)

A variety of IRAs are available. A substantial early withdrawal penalty will be imposed if an IRA is withdrawn prior to maturity.

Minimum opening deposit	\$ 500.00
Annual maintenance fee	\$ 25.00
Transfer fee	\$ 25.00
Closing fee	\$ 25.00

### Personal Savings

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

Minimum opening deposit	\$ 500.00
Minimum daily balance to avoid maintenance charge <sup>1</sup>	\$ 500.00
Minimum average daily balance for the quarter to avoid maintenance charge <sup>2</sup>	\$ 750.00
Minimum daily balance to obtain annual percentage yield (APY) <sup>3</sup>	\$ 500.00
Quarterly maintenance charge for less than minimum daily or average quarterly daily balance for the quarter as listed above	\$ 10.00
Excess withdrawal activity fee (per withdrawal)	\$ 25.00

### 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*

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 Personal 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