

Deposit Products Brochure

California Region

Effective Date
April 20, 2015

www.preferredbank.com

PREFERRED BANK

(888) 673-1808

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PREFERRED BANK DEPOSIT PRODUCTS



Revised 04-2015

PERSONAL ACCOUNTS	Eligibility	Minimum Opening Balance	Minimum Daily Ledger Balance Requirement	Interest	Service Charge Fees and Daily Minimum Balance Requirements (Other fees and charges may apply, please refer to the Schedule of Fees and Charges for Personal Accounts and the Schedule of Fees and Charges for Business Account for additional details.)
Personal Checking Account	Individuals	\$900.00	\$900.00	Non-interest bearing.	If the daily ledger balance falls below \$900.00, the account is subject to a monthly service charge of \$8.00 plus a \$0.20 per item fee for each paid check and ACH (Automated Clearing House) debit.
Preferred NOW Account	Individuals Sole Proprietors Non-Profit Organizations Attorney Client Trusts (IOLTAs)	\$1,000.00	\$2,000.00	Interest will be compounded monthly and credited to your account monthly. <u>Tiered rate levels:</u> \$ 0.01 to \$ 25,000.00 \$ 25,000.01 to \$100,000.00 \$100,000.01 to \$250,000.00 over \$250,000.00	If the daily ledger balance falls below \$2,000.00, the account is subject to a monthly service charge of \$7.50 plus a \$0.20 per item fee for each paid check and ACH debit.
Personal Money Market Account	Individuals	\$2,500.00	\$2,500.00	Interest will be compounded monthly and credited to your account monthly. <u>Tiered rate levels:</u> \$ 0.01 to \$ 25,000.00 \$ 25,000.01 to \$100,000.00 \$100,000.01 to \$250,000.00 over \$250,000.00	If the daily ledger balance falls below \$2,500.00, the account is subject to a monthly service charge of \$10.00. An excessive withdrawal fee of \$10.00 will be imposed for each paid item that exceeds the account transaction limitations and your account may be closed. Please refer to Preferred Bank's Deposit Agreement and Disclosure for details pertaining to transaction limitations.
Personal Savings Account	Individuals	\$200.00	\$200.00	Interest will be compounded monthly and credited to your account monthly.	If the daily ledger balance falls below \$200.00, the account is subject to a monthly service charge of \$3.00. An excessive withdrawal fee of \$1.00 will be imposed for each transaction that exceeds the monthly account transaction limitations and your account may be closed. Please refer to Preferred Bank's Deposit Agreement and Disclosure for details pertaining to transaction limitations.
Personal Time Certificate Account (TCD)	Individuals	\$1,000.00	None	Simple Interest - No compounding. Interest may be paid by check, transferred to a Preferred Bank transaction account, or credited to the TCD at maturity (or annually for terms greater than 1 year).	No monthly service charge. Early withdrawal penalties apply. See the Deposit Agreement and Disclosure for details.
BUSINESS ACCOUNTS					<i>The Bank reserves the right to review the activity of any business account and/or business relationship and to conduct a full service analysis to determine monthly charges.</i>
Regular Business Checking Account	Businesses	\$1,000.00	\$2,000.00	Non-interest bearing.	If the daily ledger balance falls below \$2,000.00, the account is subject to a monthly service charge of \$10.00 plus a \$0.20 per item fee for each paid check and ACH (Automated Clearing House) debit.
Business Analyzed Checking Account	Businesses	\$1,000.00	None	Non-interest bearing. Earnings Credit used to assist in offsetting certain Bank service charges and fees.	Preferred Bank offers a wide array of Treasury Management Services. For more information about these products and services, or about the Business Analyzed Checking Account, please contact your account officer, relationship manager, or local branch office. Additional details and pricing are available upon request.
Business Money Market Account	Businesses	\$2,500.00	\$2,500.00	Interest will be compounded monthly and credited to your account monthly. <u>Tiered rate levels:</u> \$ 0.01 to \$ 25,000.00 \$ 25,000.01 to \$100,000.00 \$100,000.01 to \$250,000.00 over \$250,000.00	If the daily ledger balance falls below \$2,500.00, the account is subject to a monthly service charge of \$10.00. An excessive withdrawal fee of \$10.00 will be imposed for each paid item that exceeds the account transaction limitations and your account may be closed. Please refer to Preferred Bank's Deposit Agreement and Disclosure for details pertaining to transaction limitations.
Business Savings Account	Businesses	\$200.00	\$200.00	Interest will be compounded monthly and credited to your account monthly.	If the daily ledger balance falls below \$200.00, the account is subject to a monthly service charge of \$3.00. An excessive withdrawal fee of \$1.00 will be imposed for each transaction that exceeds the monthly account transaction limitations and your account may be closed. Please refer to Preferred Bank's Deposit Agreement and Disclosure for details pertaining to transaction limitations.
Business Time Certificate Accounts (TCD)	Businesses	\$1,000.00	None	Simple Interest - No compounding. Interest may be paid by check, transferred to a Preferred Bank transaction account, or credited to the TCD at maturity (or annually for terms greater than 1 year).	No monthly service charge. Early withdrawal penalties apply. See the Deposit Agreement and Disclosure for details.