

Business Deposit Account Product Matrix

Effective January 22, 2020



Account Features*	Business Checking	Premium Business Checking	Business Analysis Checking	Business Savings	Business Money Market	Attorney Client Trust
Monthly Service Charge	\$15 per month	\$50 per month	\$20 per month 90 day grace period	\$10 per quarter	\$25 per month	None
Minimum Daily Balance to Avoid Monthly Service Charge	\$2,500	None	Not Applicable	\$300	\$2,500	N/A
Remote Deposit Equipment Rental¹	\$50 per month	Not Applicable	See Branch for Analysis Schedule	Not Applicable	Not Applicable	Not Applicable
Combined Balance to Avoid Monthly Service Charge	\$7,500 combined minimum daily balance in any linked business checking, savings or money market account	\$100,000 combined daily average balance in other linked business checking, savings, or money market account	Not Applicable	Not Applicable	None	None
Checks/Debits Per Month	First 100 items at no charge, \$.25 each after	Unlimited	Earn earnings credits to offset transaction fees. See branch associate for analysis schedule.	During any calendar month you may not make more than six (6) withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.	During any calendar month you may not make more than six (6) withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party. If withdrawal or transfer debits as described above exceeds six (6) in any calendar month, a \$25 per debit excess item charge will be assessed.	Not Applicable
Checks Deposited Per Month	First 200 at no charge, \$.25 each after	Unlimited	See branch associate for Analysis Schedule	Not Applicable	Not Applicable	Not Applicable
Deposit Tickets Per Month	First 24 at no charge, \$1.50 each after	Unlimited	See branch associate for Analysis Schedule	Not Applicable	Not Applicable	Not Applicable
Interest Tiers	None	None	None	\$300 +	\$0 - 2,499.99 \$2,500 - 24,999.99 \$25,000 - 49,999.99 \$50,000 - 99,999.00 \$100,000 - 249,999.99 \$250,000 - 999,999.99 \$1,000,000 +	See branch associate for Deposit Rate Schedule
Additional Services	Online Banking ² & Bill Pay ² at no charge	Remote Deposit Capture ^{1,2} , Online Banking ² & Bill Pay ² at no charge	Online Banking ² & Bill Pay ² at no charge	Online Banking ² at no charge	Online Banking ² at no charge	None

*All accounts subject to restrictions and limitations. See branch associate for Terms and Conditions of Your Account, Deposit Rate Schedule, Schedule of Fees and Charges, and Disclosures.

¹Service subject to credit approval and customary due diligence by Partners Bank of California.

²Service provided free of charge as indicated. Some fees and charges may apply for certain types of transactions and services.

