

Personal Deposit Account Product Matrix

Effective April 25, 2019



Account Features*	Personal Checking	Premium Personal Checking	Personal Interest Checking	Personal Savings	Personal Money Market
Monthly Service Charge	None	\$10 per month	\$15 per month	\$10 per quarter	\$25 per month
Minimum Daily Balance to Avoid Monthly Service Charge	None	\$1,000	\$1,500	\$300	\$2,500
Combined Minimum Daily Balance to Avoid Monthly Service Charge	None	\$3,000 in any linked personal checking, savings, or money market account	\$5,000 in any linked personal checking, savings, or money market account	Not Applicable	Not Applicable
Checks/Debits Per Month	10 checks per statement cycle, \$1.00 per check after. 10 ATM withdrawals per statement cycle at no charge, \$2.50 per withdrawal after. Unlimited point-of-sale transactions	Unlimited	Unlimited	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.
Pays Interest	No	No	Yes	Yes	Yes
Required Daily Balance to earn interest	Not Applicable	Not Applicable	\$1,500	\$300	\$2,500
Interest Tiers	Not Applicable	Not Applicable	\$0 - 1,499.99 \$1,500 - 24,999.99 \$25,000 - 99,999.99 \$100,000 - 249,999.99 \$250,000 +	\$0 - 299.99 \$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 +
Additional Services	ATM/VISA, Online Banking and Bill Pay at no charge ¹	ATM/VISA, Online Banking and Bill Pay at no charge ¹	ATM/VISA, Online Banking and Bill Pay at no charge ¹	Online Banking ² at no charge	Online Banking ² at no charge

*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.