

Community Checking



Information is current as of July 1, 2025.

This disclosure only summarizes the features of this account and are subject to change. We will notify you in advance of any changes as required by law. For additional terms governing your account, please see the **Deposit Account Agreement** and the **California Bank & Trust Business Accounts Schedule of Fees** by visiting any branch or online at www.calbanktrust.com.

Account Opening and Usage	
Minimum Deposit Needed to Open Account	\$50
Monthly Service Fee	\$10
How to Avoid the Monthly Service Fee	<p>\$0 monthly service fee when you meet one of the following during the statement cycle:</p> <ul style="list-style-type: none"> Keep your daily balance at \$1,000 or above¹ OR \$10,000 or more in combined loan and/or credit card balances² OR Account Analysis fees are greater than \$150.³ <p>The primary owner of the Community Checking account must be a business listed as a borrower on all linked accounts.</p>
Paper Statement Service <i>(Applies to statements that are printed and mailed)</i>	<p>\$3 for statements printed and mailed.</p> <p>There is no charge for eStatements through Digital Banking.</p>
Monthly Transaction and Cash Deposit Limits	<p>\$0 for the first 350 transactions per statement cycle; \$0.45 charge per additional item over 350 transactions.⁴</p> <p>\$0 for the first \$15,000 cash deposited per statement cycle; \$0.23 charge per additional \$100 cash deposited over \$15,000.</p>
Earns Interest	No
Account Features	
ATM Access	<p>\$0 for transactions at ATMs owned by California Bank & Trust or other divisions of Zions Bancorporation, N.A.</p> <p>California Bank & Trust fees apply to transactions at ATMs not owned by Zions Bancorporation, N.A. See the California Bank & Trust Business Accounts Schedule of Fees for details.</p> <p>Additional ATM fees may be assessed by operators of ATMs not owned by Zions Bancorporation, N.A.</p>
Convenience Services ⁵	<p>Digital Banking⁶</p> <p>Mobile Banking with Mobile Check Deposit⁷</p> <p>Visa[®] Debit card</p> <p>Ask your banker about our sweep account options</p>

- Daily Account Balance** is measured by the amount of funds held in this account at the end of each day.
- Combined Loan Balances** is the outstanding loan balances calculated on the business day prior to the statement date for the following types of California Bank & Trust business loans: term loans, lines of credit, overdraft line of credit, credit card, and SBA loans. Mortgage loans are not included. All loans are subject to credit approval. Sole Proprietorships may not be eligible for this benefit. See your banker for more information.
- Account Analysis Fees** charged to your account during a monthly statement cycle count towards your Monthly Service Fee waiver. Contract may be required.
- Transaction:** A transaction is a combination of debited items (withdrawals), credited items (deposits), and deposited items per statement cycle, and includes the following: **Credits**—any deposit into the account; **Debits**—any withdrawal such as check, draft, ACH or other debit against the account; **Deposited items**—each individual item that comprises a deposit such as a check or other item deposited.
- Convenience Services:** Some online and mobile banking features may not be extended to minors. Internet, mobile, and text messaging service provider rates and fees apply for the following services: Online Banking, Mobile Banking, Card Alerts, or Mobile Card Fraud Alerts. Additional Bill Pay fees apply for expedited delivery options. Transaction notifications are sent to your email account and/or mobile device by SMS text. Account must be enrolled in Online Banking to enroll in and manage Card Alerts.
- Mobile Banking requires download of the smartphone version of the California Bank & Trust app from the Apple[®] App Store or Google Play[®]. Message and data rates from your wireless provider may apply. Requires enrollment in Online Banking. Please refer to the applicable Rate and Fee Schedule (Schedule of Fees or Service Charge Information). Subject to terms and conditions of the Digital Banking Service Agreement. Trademarks used are the property of their registered owner and California Bank & Trust is neither affiliated with nor endorses these companies or their products/services.
- Mobile Check Deposit requires enrollment in Mobile Banking. Limits apply, see our Digital Banking Service Agreement. Message and data rates from your wireless provider may apply.

Premium Benefits	
Premium Interest Rates	Premium interest rates on deposit products (savings, money market). ⁸
Treasury Management	Access to Treasury Management Services that focus on simplifying payments, reducing fraud, and moving money more efficiently. ⁹
Wire Transfers	\$0 for the first two outgoing Business Online Banking domestic wire transfers each statement cycle. ¹⁰
Overdraft Fees, Practices and Services	
Insufficient Funds (NSF) Fee	\$0 if the bank returns or declines a transaction - for example a check, ACH, wire, or debit card transaction - that would overdraw your account if paid.
Overdraft Fee	\$29 each time we pay a debit transaction - for example a check, ACH, wire, or debit card transaction - that overdraws your account. We will charge your account no more than ten per-item Overdraft fees on any business day. We will not charge any per-item Overdraft fees if your account is overdrawn \$30 or less after all credit and debit transactions are posted to your account following the close of the business day.
Overdraft Practices and Services	Optional overdraft protection services are available; subject to application and credit approval. Overdraft fees and applicable transfer fees may apply. See the Deposit Account Agreement and the applicable fee schedule for details. ¹¹
Transaction Processing	
Deposit and Withdrawal Posting Information	Transactions are posted chronologically throughout the business day, whether they are deposits (credits) or withdrawals (debits), in one of two ways: 1) In-branch transactions, digital banking transactions, ATM transactions, wires, and Point-of-Sale PIN-based debit card transactions are immediately posted to the Bank's processing system at the time they are conducted; 2) Point-of-Sale signature-based debit card transactions, Automated Clearing House (ACH) transactions, "federal in-clearing checks" (checks drawn on your account but deposited at another bank), remotely deposited checks, lockbox transactions, and transactions processed by a Division of Zions Bancorporation, N.A. other than the Division that holds your account) are first grouped into batches of like transactions then posted at regular intervals (usually hourly). Both ways of Real Time Processing pause at an End-of-Day Cutoff Point but resume the following business day. Interest is calculated and balances are determined (including balances for statement purposes, the Available Balance, any Overdrafts, or Insufficient Funds), at the End-of-Day Cutoff Point. For more details see your Deposit Account Agreement .

8. **Premium Interest Rates:** Premium rate tiers are applied automatically to business savings and business money market accounts when the primary owner of the checking account is also an owner of the linked interest bearing account. For rate information please see the Deposit Rate Sheet.
9. **Treasury Management Services:** Access to services such as Remote Deposit Web Client, Direct Business Online Banking, Direct Deposit Plus Online Banking, and more. See your banker for Treasury Management product details and schedule of fees. Certain Treasury Management Services may require credit approval; contract may also apply.
10. **Wire Transfer Benefit:** Additional outgoing and incoming wire fees, domestic and international, will apply. See the applicable fee schedule for details.
11. Please refer to the Deposit Account Agreement to learn more about the bank's overdraft practices and services.