

## PERSONAL BANKING

# PERSONAL CHECKING ACCOUNTS


 Victor and Lisa Saldamando  
 Founder and CEO, Saldamando and Associates

FEATURES	Personal Basic Checking	Personal Interest Checking
	No monthly service fee, plus a host of extras	Tiered interest rates; higher balances earn higher rates
Minimum Opening Balance	\$100	\$100
Mastercard® Debit Card	✓	✓
Unlimited free transactions at over 55,000 Allpoint® Network ATMs*	✓	✓
Online Banking and Bill Pay†	✓	✓
Mobile Banking with Mobile Check Deposit**	✓	✓
Earns Interest	—	Interest-bearing account with tiered interest rates
Monthly Service Fee	\$0	\$15.00 per month
Balance Required to Waive Monthly Fee	\$0	\$2,500, or a combined daily deposit/loan balance of \$10,000 or more — Monthly service fee waived for customers 60 years and older

\*International fees may apply and other financial institutions or merchants outside of the Allpoint Network may charge you for use of their ATM or POS terminals.

\*\*Restrictions as well as message and data rates may apply. †Fees may apply when using Pop Money®.

## PERSONAL BANKING

# PERSONAL DEPOSIT ACCOUNT OPTIONS

Savings plans that make life simpler



Kimberly Michel  
Managing Partner, Michel Financial Group

**A consistent savings plan can help turn your dreams into reality, and our streamlined set of savings tools can help you reach your financial goals at every stage of your life.\***

### Personal Savings Account Options

Save for the future with our standard deposit account options. A Tiered Savings Account allows you to earn more on your savings balances with higher tiered rates. Our Personal Preferred Savings Account accelerates your savings by allowing your funds to earn some of our best liquid rates without the need to lock up your money in a time deposit. Minimum balance requirements apply.

### Kids Banc Savings Account

Our Kids Banc Savings Account is specifically designed for young savers and future entrepreneurs.

### Personal Money Market Account Options

With our Personal Preferred Money Market Account, your money earns market-rate interest, with higher rates for higher deposits. Our Personal Retirement Money Market Account allows you to earn more on your retirement funds while retaining limited liquidity.

### Certificates of Deposits

A safe and secure CD account is the best way to make your money work for you. Our CDs allow you to choose your term from the available options, maximize your returns and minimize rollovers. Minimum balance requirements apply.

### Health Savings Account

Set aside money on a pre-tax basis to pay for qualified medical expenses. By using untaxed dollars in a Health Savings Account (HSA) to pay for deductibles, copayments, coinsurance, and some other expenses, you can lower your overall health care costs.

To learn more and see our products and services in action, see our easy-to-follow online video tutorials at [bancofcal.com/tutorials](https://www.bancofcal.com/tutorials).

### Control and Manage Your Finances Anytime, Anywhere:

- Access to 55,000+ Allpoint® Network ATMs<sup>1</sup>
- Online Banking and Billpay<sup>2</sup>
- Mobile Banking<sup>3</sup> and Mobile Check Deposit

For more information contact your Relationship manager or call **877-770-BANC (2262)**

\*All Savings and Money Market Accounts listed above have a limited number of permitted transactions per month. Excessive transfer activity may result in fees and/or account closure. <sup>1</sup>International fees may apply and other financial institutions or merchants outside of the Allpoint Network may charge you for use of their ATM or POS terminals. <sup>2</sup>Fees may apply when using Pop Money® <sup>3</sup>Restrictions as well as message and data rates may apply.