

## PERSONAL BANKING

# PERSONAL CHECKING ACCOUNTS



|   | Value Personal Checking       | Value Interest Checking                                  | Banc-On Account  |
|---|-------------------------------|--|--|
| FEATURES  | Low monthly service fee       | Interest-bearing account with no transaction limitations | Low deposit to open; no monthly service fee                                    |
| Minimum Opening Balance   | \$100                         | \$100  | \$25   |
| Mastercard® Debit Card  | ✓                             | ✓  | ✓  |
| Unlimited ATM Access, Including Over 55,000 Allpoint® Network ATMs <sup>1</sup> | ✓                             | ✓  | ✓  |
| Online Banking With Bill Pay and Zelle® <sup>2</sup>                            | ✓                             | ✓  | ✓  |
| Mobile Banking With Mobile Check Deposit <sup>3</sup>                           | ✓                             | ✓  | ✓  |
| Check Writing   | ✓                             | ✓  | —  |
| Overdraft Services  | ✓                             | ✓  | No overdraft fees or services; spend only what is in your account <sup>4</sup> |
| Earns Interest  | —                             | ✓  | —  |
| Monthly Service Fee   | \$6 per month                 | \$15 per month   | N/A  |
| Balance Required to Waive Monthly Fee   | \$1,500 average daily balance | \$10,000 average daily balance                           | N/A  |

<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>U.S. checking or savings account required to use Zelle®. Transactions between enrolled users typically occur in minutes. See your Zelle® Payment Service Agreement for more details. Standard text and data rates from your mobile phone carrier may apply. Available services are subject to change without notice. Zelle® is intended for sending money to family, friends and people you know and trust. It is recommended that you do not use Zelle® to send money to people you don't know. Neither Banc of California nor Zelle® offers a protection program for any authorized payments made with Zelle®. Zelle and the Zelle-related marks are wholly owned by Early Warning Services, LLC, and are used herein under license. <sup>3</sup>Online Banking and Mobile App are required. Restrictions as well as message and data rates from your wireless provider may apply. Subject to terms and conditions of the Online Banking Disclosure Agreement for Consumers. <sup>4</sup>Other fees may apply, and it is possible for the account to have a negative balance. Please see our Deposit Account Agreement and Disclosure and Schedule of Fees: Non-Analyzed Accounts for details. © 2024 Banc of California. All rights reserved. Member FDIC.

PERSONAL BANKING

# PERSONAL DEPOSIT ACCOUNT OPTIONS

Savings plans that make life simpler



**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 Personal Savings Account. A savings account allows you to accelerate your savings by allowing your funds to earn interest without the need to lock up your money in a time deposit. Minimum balance requirements apply.

## Kids Banc Savings Account

Our Kids Banc Account empowers future generations with early financial responsibility.

## Personal Money Market Account Options

With our Personal Money Market Account, your money earns market-rate interest, with higher rates for higher deposits.

## Certificates of Deposit

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

## Health Savings Account

Set aside money on a pretax 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://bancofcal.com/tutorials).

## Control and Manage Your Finances Anytime, Anywhere:

- Access to 55,000+ Allpoint® Network ATMs<sup>1</sup>
- Online Banking with Bill Pay and Zelle®<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)**

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