

## PERSONAL BANKING

# PERSONAL CHECKING ACCOUNTS


 Victor and Lisa Saldamando  
 Founder and CEO, Saldamando and Associates

	Banc-On Account	Personal Basic Checking	Personal Interest Checking
FEATURES	Low deposit to open; no monthly service fee	No monthly service fee, plus a host of extras	Tiered interest rates; higher balances earn higher rates
Minimum Opening Balance	\$25	\$100	\$100
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	—	—	Interest-bearing account with tiered interest rates
Monthly Service Fee	\$0	\$0	\$15 per month
Balance Required to Waive Monthly Fee	\$0	\$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

<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, N.A., nor Zelle® offer 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 and Mobile Banking Agreement. <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 Personal Schedule of Fees for details. © 2022 Banc of California, N.A. All rights reserved. Member FDIC.

PERSONAL BANKING

# PERSONAL DEPOSIT ACCOUNTS 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 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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