



## Select High-Yield Money Market Account Disclosure

Effective Date: July 22, 2024

The Select High-Yield Money Market Account described by this disclosure is subject to the terms and conditions contained in the Deposit Account Agreement and Disclosure, Electronic Fund Transfer (EFT) Services Agreement and Schedule of Fees: Non-Analyzed Accounts, as each is amended from time to time, as well as any other document that forms the account agreement between you and Banc of California. We reserve the right to change these terms at any time and will provide notice to you to the extent required by applicable law.

### Account Information

|  |   |
|--|---|
| Eligibility:                                   | Personal for Individual, Family or Household use<br>To be eligible for this account, you must maintain a Banc of California checking account of identical ownership.                                    |
| Minimum Opening Deposit:                       | \$100   |
| Service Fee:                                   | \$25 per month  |
| Minimum Balance Required to Avoid Service Fee: | \$25,000 average daily balance<br>The average daily balance is calculated by adding the principal in the account for each day of the month and dividing that figure by the number of days in the month. |

### Interest Information

Interest rates and annual percentage yields are current as of: July 22, 2024

This is a variable rate account. Interest rate and annual percentage yield may change at any time in our discretion. Rate may change after account opening. Fees may reduce earnings on account.

|                                     |  |
|-------------------------------------|--|
| Interest Accrual:                   | Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items, such as checks      |
| Interest Compounding and Crediting: | Interest is compounded monthly and credited monthly. Interest is forfeited if the account is closed prior to interest crediting. |
| Computation Method:                 | Interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day. |

| Minimum Balance Required in Account Each Day to Obtain Annual Percentage Yield | Interest Rate | Annual Percentage Yield <sup>1</sup> |
|--|---------------|--------------------------------------|
| \$0 - \$24,999.99  | 0.02%         | 0.02%                                |
| \$25,000.00 - \$99,999.99  | 0.50%         | 0.50%                                |
| \$100,000.00 or more   | 1.00%         | 1.00%                                |

### Fees

Refer to the Schedule of Fees: Non-Analyzed Accounts for additional detail regarding our fees and charges.

Thank you for choosing Banc of California.

**TOGETHER WE WIN<sup>®</sup>**

[bancofcal.com](http://bancofcal.com)

© 2024 Banc of California. All rights reserved. Member FDIC.

<sup>1</sup> Interest rate and annual percentage yield paid on the entire balance in the account that corresponds to the applicable deposit tier.