



## Disclosure and Terms: Business Savings

Effective Date: 7/22/24

The Business Savings 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:	Business use
Minimum Opening Deposit:	\$100
Service Fee:	\$5 per month
Minimum Balance Required to Avoid Service Fee:	\$1,000 average daily balance 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:

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	Interest Rate	Annual Percentage Yield
\$0.00	0.02%	0.02%

### Transaction Limits

5 debit transactions permitted per month. \$7 Excessive Transaction Fee per transaction thereafter. Our service charge debits will not count towards transaction limits.

### 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®**

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