

Business Growth Checking



This disclosure only summarizes features of this account. For additional terms governing your account, please see the Deposit Account Agreement. Current copies of the Deposit Account Agreement are available at any branch or online at www.calbanktrust.com. Information current as of April 06, 2024.

Account Opening and Usage	
Minimum deposit needed to open account	\$50
Monthly Service Fee	\$15
How to avoid the Monthly Service Fee	<p>\$0 monthly service fee when you meet one of the following during the statement cycle:</p> <ul style="list-style-type: none"> Keep your daily balance at \$2,500 or above¹ OR \$10,000 or more in combined loan and/or credit card balances.² <p>The primary owner of the Business Growth Checking account must be a business listed as a borrower on all linked accounts.</p>
Paper Statement Service (Applies to statements that are printed and mailed)	\$3 for statements printed and mailed. In addition, there is no charge for eStatements if you opt out of paper statements through online banking.
Monthly Transaction and Cash Deposit Limits	<p>\$0 for the first 250 transactions per statement cycle; \$0.45 charge per additional item over 250 transactions.³</p> <p>\$0 for the first \$15,000 cash deposited per statement cycle; \$0.20 charge per additional \$100 cash deposited over \$15,000.</p>
Earns Interest	No
Overdraft Fees, Practices and Services	
Insufficient Funds (NSF) Fee	\$0 if the bank returns or declines a transaction - for example a check, ACH, wire, or debit card transaction - that would overdraw your account if paid.
Overdraft Fee	<p>\$29 each time we pay a debit transaction - for example a check, ACH, wire, or debit card transaction - that overdraws your account.⁴</p> <p>We will charge your account no more than ten per-item Overdraft fees on any business day. We will not charge any per-item Overdraft fees if your account is overdrawn \$30 or less after all credit and debit transactions are posted to your account following the close of the business day.</p>
Overdraft Practices and Services	Optional overdraft protection services are available; subject to application and credit approval. Overdraft fees and applicable transfer fees may apply. See the Deposit Account Agreement and the applicable fee schedule for details.

- Daily Account Balance** is measured by the amount of funds held in this account at the end of each day.
- Combined Loan Balances** is the outstanding loan balances calculated on the business day prior to the statement date for the following types of California Bank & Trust business loans: term loans, lines of credit, overdraft line of credit card, and SBA loans. Mortgage loans are not included. All loans are subject to credit approval. Sole Proprietorships may not be eligible for this benefit. See your banker for more information.
- Transaction:** A transaction is a combination of debited items (withdrawals), credited items (deposits), and deposited items per statement cycle, and includes the following: **Credits**—any deposit into the account; **Debits**—any withdrawal such as check, draft, ACH or other debit against the account; **Deposited items**—each individual item that comprises a deposit such as a check or other item deposited.
- Please refer to the Deposit Account Agreement to learn more about the bank's overdraft practices and services.

Account Features	
Convenience Services ⁵	Online Banking Mobile Banking Bill Pay Visa® Debit card Ask your banker about our sweep account options
ATM Access	\$0 for transactions at ATMs owned by California Bank & Trust or other divisions of Zions Bancorporation, N.A. California Bank & Trust fees apply to transactions at ATMs not owned by Zions Bancorporation, N.A. See the Business Account Schedule of Fees for details. Additional ATM fees may be assessed by operators of ATMs not owned by Zions Bancorporation, N.A.
Premium Benefits	Access to Treasury Management services that focus on simplifying payments, reducing fraud, and moving money more efficiently. ⁶
Additional Disclosures	
Amendments	These terms and your Deposit Account Agreement are subject to change. We will notify you of changes in advance as required by law. See your Deposit Account Agreement for details.
Other Fees	Please see the applicable fee schedule for service fees not listed.

- Convenience Services:** Some online and mobile banking features may not be extended to minors. Internet, mobile, and text messaging service provider rates and fees apply for the following services: Online Banking, Mobile Banking, Card Alerts, or Mobile Card Fraud Alerts. Additional Bill Pay fees apply for expedited delivery options. Transaction notifications are sent to your email account and/or mobile device by SMS text. Account must be enrolled in Online Banking to enroll in and manage Card Alerts.
- Treasury Management Services:** Access to services such as Remote Deposit Capture Anytime Deposits®, Direct Business Online Banking, Direct Business Plus Online Banking and more. See your banker for Treasury Management product details and schedule of fees. Certain Treasury Management Services may require credit approval; contract may also apply.