

**RATE INFORMATION.** The interest rate on your account is 0.60 % with an annual percentage yield of 0.60 %. Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$ 100.00 to open this account. A Maintenance Fee of \$10.00 will be imposed every month if the daily balance on any day of the month falls below \$1,000.00.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** The Bank will not discontinue payment of interest to any interest-bearing deposit account because of inactivity in the account.

**PROCESSING ORDER.** All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** If you deposit a non-cash item, such as a check, interest will begin to accrue on the business day of your deposit.

**TRANSACTION LIMITATIONS.** You may make no more than six (6) preauthorized transfers or withdrawals per calendar month or statement cycle (or similar period) of at least four weeks, to another account (including a transaction account) of the depositor at California Business Bank or to a third party. The types of transfers covered include preauthorized or automatic transfers (ACH, telephone, internet banking, overdraft protection, etc.) or withdrawals by check, draft, debit card, or similar order made by the depositor and payable to third parties. You will not be charged for an excessive withdrawal fee per transaction for each debit in excess of the limit but your account may be converted to a transaction account.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.** In the event an overdraft inadvertently occurs on your account, you will be responsible to reimburse us immediately for the full amount of the overdraft.

We may report information about your account to credit bureaus. Defaults on your account may be reflected in your credit report.

**FEES AND CHARGES.** Please refer to the separate fee schedule provided to you with this disclosure for information about fees and charges associated with this account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.