

5

Accounts for Businesses

Ways to manage money

Learn about Banking

▶ Please ask for our brochures:
How to Write a Business Plan and **Banking Tips & Terms** or visit

Learn about Banking on our website.
www.OneCalBank.com

▶ **A dollar saved is a dollar earned.**

OneCalifornia Bank offers many choices for personal and business savings accounts, Certificates of Deposit, and ways of saving, including CDARS insured by FDIC for up to \$50 million.

BANKING ON ONE SUCCESS AT A TIME



BUSINESS

Tell your friends!

OneCalifornia Bank, FSB, offers business owners 5 accounts designed for a range of money management needs and financial goals. We're interested in working with growing businesses—whether sole proprietorships, partnerships, corporations, small businesses or larger—that provide workforce opportunities to the community and positively impact community economic prosperity and autonomy. Our lending ranges from SBA loans to commercial loans. We serve aspirations, hard work and a belief that good business creates a strong foundation for community development.

1. Basic Business Checking **Begin banking on your success with basic.**

- ▶ An excellent basic business checking account for companies with low transaction volumes.
- ▶ Online bill pay available.

2. Active Business Checking **Manage high volume with this active partner.**

- ▶ Analyzed checking account for businesses with high activity volumes.
- ▶ Eligible for BusinessView™ online Cash Management services, including BusinessView Banker™ and Remote Deposit.

3. Earnings Now Business Checking **Interested in interest-bearing?**

- ▶ Interest-bearing checking account for sole proprietors with high balances.
- ▶ Eligible for BusinessView online Cash Management services, including BusinessView Banker and Remote Deposit.

4. Business Market Access **Earn market rate returns with few transactions.**

- ▶ Interest-bearing money market account for businesses with minimum activity.

5. OneCal Business Money Market **Support Community Development!**

- ▶ Designed for Business Friends and Supporters to help support community development.
- ▶ Money market account earns interest at .50 basis points below the tiered rates.

See page 2 for details on our accounts for businesses ▶

1. Basic Business Checking

Amount to Open: \$100
Account Analysis Charge: No Fee
Non Interest Bearing
Business Savings Account: Available w/No Fee
MasterCard Debit Card: Available
ATM Access: <ul style="list-style-type: none">• No Fee at OneCalifornia Bank ATM and Allpoint Network ATMs• Other banks may charge a courtesy fee for each transaction• There is a OneCalifornia Bank surcharge of \$1.00 for each ATM withdrawal at other banks' ATMs in excess of 6 per month
Online Banking: Available **Online Bill Pay: Available w/Business View
Telephone Banking: Available w/No Fee
Combined Maximum Transactions*: 200 free per statement cycle; \$0.25 per item for transactions over 200
Cashiers Checks/Money Orders: 2 free per statement cycle
BusinessView™ Online Cash Management Services: Not Available
BusinessView Banker™ Remote Deposit: Not Available
Zero Balance Accounting: Not Available
Loan Sweep: Available
Overdraft Protection: Available with Savings Account
Community Professional Program: Available Business Professional Program: Available

4. Business Market Access

Amount to Open: \$100
Account Analysis Charge: \$15 or No Fee with Daily Minimum Balance of \$2,000
Interest Bearing: Competitive rate, tiered rates
Transactions: 6 pre-authorized or automatic transfers per statement cycle Excessive Transactions Fee: \$2 each
ATM Card: Available
ATM Access: <ul style="list-style-type: none">• No Fee at OneCalifornia Bank ATM and Allpoint Network ATMs• Other banks may charge a courtesy fee for each transaction• There is a OneCalifornia Bank surcharge of \$1.00 for each ATM withdrawal at other banks' ATMs
Online Banking: Available Online Bill Pay: Not Available
Telephone Banking: Available w/No Fee
Loan Sweep: Available

2. Active Business Checking

Amount to Open: \$100
Account Analysis Charge: \$15 or No Fee with Monthly Average Collected Balance of \$10,000
Non Interest Bearing
Business Savings Account: Available w/No Fee
MasterCard Debit Card: Available
ATM Access: <ul style="list-style-type: none">• No Fee at OneCalifornia Bank ATM and Allpoint Network ATMs• Other banks may charge a courtesy fee for each transaction• There is a OneCalifornia Bank surcharge of \$1.00 for each ATM withdrawal at other banks' ATMs
Online Banking: Available **Online Bill Pay: Available w/Business View
Telephone Banking: Available w/No Fee
Combined Maximum Transactions*: Unlimited
Cashiers Checks/Money Orders: 2 free per statement cycle
BusinessView™ Online Cash Management Services: Available
BusinessView Banker™ Remote Deposit: Available
Zero Balance Accounting: Available
Loan Sweep: Available
Community Professional Program: Available Business Professional Program: Available

5. OneCal Business Money Market

Amount to Open: \$100
Account Analysis Charge: No Fee Daily Minimum Balance of \$2,000 required to earn interest
Interest Earned: 0.50 basis points below published tiered rate
Transactions: 6 pre-authorized or automatic transfers per statement cycle Excessive Transactions Fee: \$2 each
ATM Card: Available
ATM Access: <ul style="list-style-type: none">• No Fee at OneCalifornia Bank ATM and Allpoint Network ATMs• Other banks may charge a courtesy fee for each transaction• There is a OneCalifornia Bank surcharge of \$1.00 for each ATM withdrawal at other banks' ATMs
Online Banking: Available Online Bill Pay: Not Available
Telephone Banking: Available w/No Fee
Loan Sweep: Available

***Transactions** are all: check deposit, written check, cash deposit, ACH debits & credits, ATM withdrawal, POS, online & telephone transfers.

** Refer to Schedule of Fees for fee information.

3. Earnings Now Business Checking

Amount to Open: \$100
Account Analysis Charge: \$15 or No Fee with Monthly Average Collected Balance of \$10,000
Interest Bearing: Competitive rates
Business Savings Account: Available w/No Fee
MasterCard Debit Card: Available
ATM Access: <ul style="list-style-type: none">• No Fee at OneCalifornia Bank ATM and Allpoint Network ATMs• Other banks may charge a courtesy fee for each transaction• There is a OneCalifornia Bank surcharge of \$1.00 for each ATM withdrawal at other banks' ATMs
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Zero Balance Accounting: Available
Loan Sweep: Available
Overdraft Protection: Available with Savings Account
Community Professional Program: Available Business Professional Program: Available

Associate Programs

Business Professional Associates are employees of businesses who bank with OneCalifornia Bank.

Community Professional Associates are employees of nonprofit organizations that bank at OneCal or employees of service organizations (fire, police, government, education, etc.) that may or may not bank with OneCalifornia Bank.



BUSINESS

Tell your friends!

OneCalifornia Bank, FSB

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Member **FDIC** **EQUAL HOUSING LENDER**