

# Schedule of Fees

## Business Banking Solutions

Effective May 5, 2025



### Business Accounts

#### BUSINESS CHECKING

Minimum Balance to Open .....	\$100.00
Balance Requirement Fee .....	\$ 25.00
Charged each month unless the account maintains either a minimum daily balance of \$2,500.00 or an average daily balance of \$5,000.00 during the monthly statement cycle.	
Per check fee (Each check over 100 per statement cycle).....	\$ 0.30
Per deposit fee (Each deposit over 20 per statement cycle)..	\$ 2.00

#### BUSINESS INTEREST CHECKING

Minimum Balance to Open .....	\$2,500.00
Balance Requirement Fee .....	\$ 30.00
Charged each month unless the account maintains either a minimum daily balance of \$2,500.00 or an average daily balance of \$5,000.00 during the monthly statement cycle.	
Per check fee (Each check over 100 per statement cycle).....	\$ 0.30
Per deposit fee (Each deposit over 20 per statement cycle)..	\$ 2.00

#### COMMUNITY IMPACT CHECKING

Minimum Balance to Open .....	\$500.00
Balance Requirement Fee .....	\$ 10.00
Charged each month unless the account maintains an average daily balance of \$500.00 during the monthly statement cycle.	

\* available to 501(c)3 nonprofit entities only.

### Business Analyzed Checking

Minimum Balance to Open .....	\$100.00
Monthly Service Charge .....	\$ 30.00
ACH Origination	
ACH Credit .....	\$ 0.30
ACH Debit .....	\$ 0.30
ACH Return .....	\$ 15.00
ACH Notice of Change .....	\$ 5.00
ACH File .....	No Fee
ACH Initial Setup .....	\$175.00
Same-day ACH File .....	No Fee
Same-day ACH Credit .....	\$ 2.00
Same-day ACH Debit .....	\$ 2.00
Armored Car Services .....	Cost + 20%
CBCa\$flow Monthly Fee (Transaction Fees May Apply).....	\$ 10.00
Interest on Overdraft (Subject to Change).....	Current Rate
Messenger Service .....	Cost + 20%
Cash Deposit (Per \$1,000) .....	\$ 2.00
Checks Paid (Per Check) .....	\$ 0.30
Collection (Domestic) .....	\$ 40.00
Collection (Foreign) .....	\$ 45.00
Coin Provided (Per Roll) .....	\$ 0.30
Counter Check .....	\$ 3.00

#### COMMUNITY IMPACT INTEREST CHECKING

Minimum Balance to Open .....	\$2,000.00
Balance Requirement Fee .....	\$ 20.00
Charged each month unless the account maintains an average daily balance of \$2,000.00 during the monthly statement cycle.	

\* available to 501(c)3 nonprofit entities only.

#### BUSINESS SAVINGS

Minimum Balance to Open .....	\$500.00
Balance Requirement Fee .....	\$ 20.00
Charged each month unless the account maintains either a minimum daily balance of \$500.00 or an average daily balance of \$1,000.00 during the monthly statement cycle.	
Excessive Activity Fee .....	No Fee

#### BUSINESS MONEY MARKET

Minimum Balance to Open .....	\$2,500.00
Balance Requirement Fee .....	\$ 25.00
Charged each month unless the account maintains either a minimum daily balance of \$2,500.00 or an average daily balance of \$5,000.00 during the monthly statement cycle.	
Excessive Activity Fee .....	No Fee

#### COMMUNITY IMPACT MONEY MARKET

Minimum Balance to Open .....	\$2,500.00
Balance Requirement Fee .....	\$ 20.00
Charged each month unless the account maintains a minimum daily balance of \$2,500.00 during the monthly statement cycle.	

\* available to 501(c)3 nonprofit entities only.

Currency Provided (Per \$1,000) .....	\$ 2.00
Items Deposited (Per Item) .....	\$ 0.20
Per Deposit Fee .....	\$ 2.00
Returned Deposited Item Fee .....	No Fee
Returned Deposited Item - Redeposit Fee .....	No Fee
Stop Payment .....	\$ 35.00
Stop Payment (Through Online Banking) .....	\$ 20.00
Stop Payment Renewal .....	\$ 25.00
Statement Copies .....	\$ 10.00
Legal Process (Garnishments, Levies, Subpoenas, etc.).....	\$150.00
Zero Balance Accounts (Up to 10, per account) .....	\$ 25.00
Wire Transfer	
Monthly Fee for Wire Module (For Online Banking).....	\$ 50.00
Domestic, Outgoing .....	\$ 35.00
Domestic, Outgoing (Through Online Banking).....	\$ 20.00
International, Outgoing .....	\$ 50.00
International, Outgoing (Through Online Banking).....	\$ 30.00
Domestic or International, Incoming .....	\$ 20.00
Wire Drawdown Fee .....	\$ 35.00
Wire Advice .....	\$ 2.00

## Schedule of Fees

Account Research (\$60.00 Minimum) – Per Hour .....	\$ 60.00
ACH Origination	
ACH Credit .....	\$ 0.30
ACH Debit .....	\$ 0.30
ACH Return .....	\$ 15.00
ACH Notice of Change .....	\$ 5.00
ACH File .....	No Fee
ACH Initial Setup .....	\$175.00
Same-day ACH File .....	No Fee
Same-day ACH Credit .....	\$ 2.00
Same-day ACH Debit .....	\$ 2.00
Automatic Transfer for Overdraft .....	\$ 15.00
Business Online Banking	
Monthly Fee (Balance Reporting Online) .....	No Fee
Monthly Fee (With Wire Transfer) .....	\$ 50.00
Monthly Fee (With ACH Module) .....	\$ 50.00
Monthly Fee (Wires & ACH) .....	\$100.00
Token Monthly Fee (Per Token) .....	\$ 5.00
Replacement Token Fee (Per Token) .....	\$ 25.00
Cashier's Check.....	\$ 15.00
CBCA\$hflow Monthly Fee (Transaction Fees May Apply) ...	\$ 10.00
Check Cashing Fee (Non-Client) .....	\$ 15.00
Check Printing (Depending On Style).....	Varies
Check Copy .....	\$ 5.00
Collection (Domestic) .....	\$ 40.00
Collection (Foreign) .....	\$ 45.00
Counter Check .....	\$ 3.00
Debit Card Replacement .....	\$ 10.00
Deposit Correction or Adjustment Fee.....	\$ 10.00
Returned Deposited Item Fee .....	No Fee
Returned Deposited Item - Redeposit Fee .....	No Fee
Dormant Account .....	\$ 10.00
Early Close Fee (If Within 90 Days of Opening) .....	\$ 50.00
Electronic Data Interchange (Monthly, Per Account) .....	\$ 75.00
Endorsement Guarantee (Regular) .....	\$ 20.00
Endorsement Stamps (Depending on Style) .....	Varies
Interest on overdraft (Subject to Change) .....	Current Rate
Legal Processes (Garnishments, Levies, Subpoenas, etc.) ..	\$150.00

Please refer to your business checking account disclosure for additional information. Transaction limits apply to Business Savings and Business Money Market accounts.

Night Depository	
Annual Fee .....	\$ 30.00
Bags .....	\$ 20.00
Key Deposit .....	\$ 25.00
Insufficient Funds (Created by Check, In Person, Withdrawal or Other Electronic means)	
Per Paid Item .....	No Fee
Per Returned Item .....	No Fee
Remote Deposit Capture	
Initial Scanner Install (Self) .....	\$ 50.00
Initial Scanner Install (Onsite) .....	\$200.00
Monthly Maintenance .....	\$ 50.00
Scanner Purchase .....	At Cost
Positive Pay	
Monthly Fee (Includes One Account) .....	\$ 50.00
Additional Accounts (Per Account) .....	\$ 10.00
Safe Deposit Rentals (Where Available)	
Annual Rental Fee .....	Varies
Key Deposit .....	\$ 50.00
Forced Entry .....	At Cost
Re-Key .....	At Cost
Storage of Contents After Non-Payment, Per Month .....	\$ 25.00
Signature Guarantee (Medallion Guarantee) .....	\$ 30.00
Statement Copy .....	\$ 10.00
Stop Payments .....	\$ 35.00
Stop Payments (Through Online Banking) .....	\$ 20.00
Stop Payment Renewals .....	\$ 25.00
Telephone Transfer .....	\$ 10.00
Wire Transfer	
Domestic, Outgoing .....	\$ 35.00
Domestic, Outgoing (Through OnlineBanking) .....	\$ 20.00
International, Outgoing .....	\$ 50.00
International, Outgoing (Through Online Banking) .....	\$ 35.00
Domestic or International, Incoming .....	\$ 20.00
Wire Drawdown Fee .....	\$ 35.00
Wire Advice .....	\$ 2.00

When you use an ATM not owned by us, the first eight withdrawals per account per statement cycle are free; thereafter, you may be charged a fee by the ATM operator or any network used, and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer.

## Locations

### **IRVINE CORPORATE HEADQUARTERS**

19752 MacArthur Boulevard, Suite 100  
Irvine, CA 92612  
(714) 431-7000

### **FAIRFAX REGIONAL OFFICE**

145 South Fairfax Avenue, Suite 100  
Los Angeles, CA 90036  
(323) 655-6001

### **ANAHEIM REGIONAL OFFICE**

1900 S. State College Blvd., Suite 101  
Anaheim, CA 92806  
(714) 482-2200

### **SAN JOSE REGIONAL OFFICE**

956 The Alameda  
San Jose, CA 95126  
(408) 385-3800

### **LA REGIONAL HEADQUARTERS**

915 Wilshire Blvd., Suite 1000  
Los Angeles, CA 90017  
(310) 882-4800

### **COSTA MESA REGIONAL OFFICE**

575 Anton Blvd., Suite 140  
Costa Mesa, CA 92626  
(714) 437-7500

### **DANVILLE REGIONAL OFFICE**

740 Camino Ramon  
Danville, CA 94526  
(925) 838-2902

### **SAN FRANCISCO LOAN PRODUCTION OFFICE**

870 Market Street, Suite 1255  
San Francisco, CA 94102  
(415) 366-4100

### **OAKLAND REGIONAL HEADQUARTERS**

180 Grand Ave., Suite 120  
Oakland, CA 94612  
(510) 433-5400

### **SANTA MONICA REGIONAL OFFICE**

805 Wilshire Boulevard  
Santa Monica, CA 90401  
(310) 873-5150

### **SAN MATEO REGIONAL OFFICE**

400 S El Camino Real, Suite 100  
San Mateo, CA 94402  
(650) 389-1010

### **ONTARIO LOAN PRODUCTION OFFICE**

3110 East Guasti Rd., Suite 250  
Ontario, CA 91761  
(909) 900-8626