

Schedule of Fees

Personal Banking Solutions

Effective May 5, 2025



Personal Accounts

PERSONAL 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 \$1,000.00 or an average daily balance of \$2,000.00 during the monthly statement cycle.

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.

PERSONAL 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
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PERSONAL 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
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Schedule of Fees

Account Research (\$60.00 Minimum) – Per Hour	\$ 60.00
Automatic Transfer for Overdraft	\$ 10.00
Cashier's Check	\$ 15.00
Check Cashing Fee (Non-Client)	\$ 15.00
Check Printing (Depending on Style)	Varies
Check Copy	\$ 5.00
Counter Check	\$ 3.00
Debit Card Replacement	\$ 10.00
Deposit Correction or Adjustment Fee.....	\$ 10.00
Collection (Domestic)	\$ 40.00
Collection (Foreign)	\$ 45.00
Dormant Account	\$ 10.00
Early Close Fee (If Within 90 days of Opening)	\$ 50.00
Endorsement Guarantee (Regular)	\$ 20.00
Returned Deposited Item Fee	No Fee

Returned Deposited Item - Redeposit Fee	No Fee
Endorsement Stamps (Depending on Style)	Varies
Legal Processes (Garnishments, Levies, Subpoenas, etc.) ..	\$150.00
Insufficient Funds (Created by Check, In-Person, Withdrawal or Other Electronic Means)	
Per Paid Item	No Fee
Per Returned Item	No Fee
Daily Maximum Insufficient Funds Fee	No Fee
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

Schedule of Fees (Cont.)

Stop Payment	\$ 35.00
Stop Payment (Through Online Banking)	\$ 20.00
Stop Payment Renewal	\$ 25.00
Telephone Transfers.....	\$ 10.00
Wire Transfer	
Domestic, Outgoing	\$ 35.00
International, Outgoing	\$ 50.00
Domestic or International, Incoming	\$ 20.00
Wire Drawdown Fee	\$ 35.00
Wire Advice.....	\$ 2.00

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

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

LA REGIONAL HEADQUARTERS

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

OAKLAND REGIONAL HEADQUARTERS

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

FAIRFAX REGIONAL OFFICE

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

COSTA MESA REGIONAL OFFICE

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

SANTA MONICA REGIONAL OFFICE

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

ANAHEIM REGIONAL OFFICE

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

DANVILLE REGIONAL OFFICE

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

SAN MATEO REGIONAL OFFICE

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

SAN JOSE REGIONAL OFFICE

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