

Savings Account



This disclosure only summarizes the 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 calbanktrust.com. Information current as of 07/13/2022.

Account Opening and Usage	
Minimum deposit needed to open account	\$50
Monthly Maintenance Fee	\$5
How to avoid the Monthly Maintenance Fee ¹	<p>\$0 monthly maintenance fee when you meet one of the following during the monthly billing cycle:</p> <ul style="list-style-type: none"> • Keep your daily account balance at \$200 or above OR • Make a qualifying credit² of at least \$25.00 to the savings account before the last business day of the monthly billing cycle
Paper Statement Service <i>(Applies to statements that are printed and mailed)</i>	<p>\$2</p> <p>Waive this fee by opting out of paper statements through online banking. There is no charge for eStatements.</p>
Withdrawal Limits	<p>\$5 for each withdrawal after six (6) per monthly statement cycle</p> <p>There is a limit of six (6) withdrawals in a monthly statement cycle if the withdrawals are pre-authorized, made by telephone, or made by an online or mobile transfer of funds. If you make more than six limited withdrawals in a statement cycle, you may incur a fee for each excess withdrawal. However, you may make an unlimited number of withdrawals from your account in person, by ATM, or by mail.</p>
Overdraft Fees, Practices and Services	
Insufficient Funds (NSF) Fee	<p>\$0 if the bank returns or declines a transaction that will overdraw the account.</p> <p>\$29 per item if the bank pays any of the following:</p> <ul style="list-style-type: none"> • A check, ACH, or wire transaction that overdraws your account. • An ATM or Everyday Debit Card Transaction that overdraws your account - if you have opted-in to our Debit Card Overdraft Service. • A multiple-use debit card transaction that overdraws your account. • A non-debit card transaction that overdraws your account. <p>We will charge your account no more than five per-item NSF fees on any business day. We will not charge any per-item NSF 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>
Interest and Payment	
Earns Interest	<p>Yes - This product has a variable interest rate</p> <p>Your interest rate and annual percentage yield (APY) may change at our discretion at any time. The APY assumes that interest paid remains in the account. A withdrawal will reduce earnings. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the collected balance in your account each day.</p> <p>Interest compounds daily and will be credited to your account monthly. If you close your account before interest is credited, you will not receive accrued interest. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash (checks).</p> <p>See the California Bank & Trust Personal Banking Deposit Rates Sheet for details.</p>

Account Features

Convenience Services ³	Online Banking Mobile Banking Branch Withdrawals
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. In addition, ATM operator fees may be assessed. See the Personal Service Charge Information for details.

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 more information.
Dispute Resolution Agreement	Your Deposit Account Agreement contains a Jury Waiver and a Class Action waiver. Disputes are subject to binding Judicial Reference if the Jury Waiver is not permitted by law and either party elects to require Judicial Reference. See your Deposit Account Agreement for more information.

1. **Monthly maintenance fee is waived** when the account owner is also the primary owner on one of the following accounts: Premium Interest Checking, Premier Checking, Premier Elite Checking.
2. A **qualifying credit** may include any of the following: ATM check or ACH direct deposit, an ATM transfer from your checking to the savings or banker-assisted transfer to the savings described above, and any book, preauthorized credit, or sweep transfer.
3. **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 and manage Card Alerts.