



## Business Interest Checking Account

<b>Rate Information</b>	Your interest rate and annual percentage yield may change.*
<b>Compound and Credit Frequency</b>	Interest may be compounded every day. Interest will be credited to your account each month.
<b>Balance Computation Method</b>	We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
<b>Accrual of Interest for Noncash Items</b>	Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, a check written on another bank).
<b>Monthly Service Charge</b>	<p>\$9.00 monthly service charge.</p> <p>No fee when you maintain the minimum daily balance or \$5,000 or the average monthly daily balance of \$10,000 is not maintained.</p>
<b>Transaction Limitations</b>	<p>The following account transactions are included at no charge:</p> <ul style="list-style-type: none"> <li>All deposits and deposited items.</li> <li>No fee for the first 50 debit transactions per month. In excess of 50 debit transactions, you will be assessed .12 per debit transaction charge.</li> <li>No fee for the first 20 deposits per month. In excess of 20 deposit transactions, you will be assessed \$1.20 per deposit item.</li> </ul>
<b>Account Features</b>	<ul style="list-style-type: none"> <li>FDIC insured up to applicable limits.</li> <li>Pacific Valley Bank Basic Online Banking (includes bill pay with no monthly service fee+)</li> <li>Debit MasterCard available</li> </ul>
<b>Minimum Balance to Open</b>	\$100.00

\*We may change the interest rate on your account at any time.

+ Business Bill Pay is free of monthly service fees.

*For more information please refer to Pacific Valley Bank's Understanding Your Deposit Account Disclosure and Agreement, Business Deposit Services Brochure, Account Schedule of Fees, and Miscellaneous Schedule of Fees for account information and related fees.*

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