



VALLEY REPUBLIC BANK.

Local. Responsive. Reliable.

Business Checking Accounts

Basic Business Checking

An account designed for businesses with an average volume of activity on a monthly basis.

Minimum Opening Deposit: \$100.00

Monthly Fee: No monthly fee with a minimum daily balance of \$10,000, otherwise \$20.00 per statement cycle.

Transaction Charges: Up to 200 debits and 80 credits per statement cycle included at no additional charge. \$1.00 excessive transaction charge per debit item over 200 per statement cycle. \$1.00 excessive transaction charge per credit item over 80 per statement cycle.

Other Charges: Refer to "Misc. Fees and Charges" for additional information on this account.

Business Interest Checking

An interest-bearing checking account designed for home-based and smaller organization's with minimal banking needs.

Minimum Opening Deposit: \$100.00

Monthly Fee: No monthly fee with a minimum daily balance of \$2,000, otherwise \$15.00 per statement cycle.

Transaction Charges: 20 debits and 20 credits per statement cycle at no additional charge. \$.20 excessive transaction charge per debit item over 20 per statement cycle; \$1.00 excessive transaction charge per credit item over 20 per statement cycle.

Other Charges: Refer to "Misc. Fees and Charges" for additional information on this account.

Business Prime Checking

An interest-bearing checking account with an all-inclusive flat monthly fee.

Minimum Opening Deposit: \$100.00

Monthly Fee: A monthly fee will be imposed based on account activity.

Transaction Charges: None

Other Charges: Refer to "Misc. Fees and Charges" for additional information on this account.

Business Interest Sweep Checking

An account designed to automatically transfer between accounts to maintain a customer specified balance while maximizing the amount of funds in the sweep at account at no charge.

Minimum Opening Deposit: \$100.00

Monthly Fee: \$65.00

Transaction Charges: None

Other Charges: Refer to "Misc. Fees and Charges" for additional information on this account.

Business ICS Interest Checking

An account that allows depositors to work with one bank to access multi-million-dollar FDIC insurance coverage.

Minimum Opening Deposit: \$100.00

Monthly Fee: None

Transaction Charges: None

Other Charges: Refer to "Misc. Fees and Charges" for additional information on this account.

Analyzed Business Checking

An account for businesses with high transaction volume.

Minimum Opening Deposit: \$100.00

Monthly Fee: \$20.00

Earnings Credit: An earnings credit is applied to this account that may offset certain service fees incurred by the account's activities, the earnings credit is based upon the average collected balance maintained in the account. The earnings credit is set daily by the bank and may be changed at any time without notice.

Analyzed Checking Transaction Charges:

ACH credits/debits, each: \$0.12

Charge-back (deposited items returned), each: \$6.00

Re-deposit charge-back returned item, each: \$1.00

Checks deposited, per item: \$0.15

Checks paid, each: \$0.15

Courier Services: Individual Pricing

Courier bags, each: \$0.25

Currency deposited/provided, per \$1,000:

Up to \$300,000 \$1.30

Over \$300,001 \$1.40

Deposits (over the counter), each: \$1.40

Deposits posted (via remote deposit capture), each: \$1.00

Loose coin provided/deposited, per bag: \$7.50

Reserve requirement, per month: 10.00%

Rolled coin deposited/provided, per roll: \$0.12

Rolled coin deposited/provided, per box: \$6.00

Other Charges: Refer to "Misc. Fees and Charges" for additional information on this account.

Money Services Business Analyzed Checking

An account for businesses that offer check cashing; foreign currency exchange services; sells money orders, travelers' checks or pre-paid access (formerly stored value) products for an amount greater than \$1,000.00 per person, per day, in one or more transactions.

(Approved Application Required)

Minimum Opening Deposit: \$500.00

Account Opening Fee: \$250.00

Monthly Fee: \$300.00

Earnings Credit: An earnings credit is applied to this account that may offset certain service fees incurred by the account's activities, the earnings credit is based upon the average collected balance maintained in the account. The earnings credit is set daily by the bank and may be changed at any time without notice.

Analyzed Checking Transaction Charges:

ACH credits/debits, each: \$0.12

Charge-back (deposited items returned), each: \$6.00

Re-deposit charge-back returned item, each: \$1.00

Checks deposited, per item: \$0.15

Checks paid, each: \$0.15

Courier Services: Individual Pricing

Courier bags, each: \$0.25

Currency deposited/provided, per \$1,000:

Up to \$300,000 \$1.30

Over \$300,001 \$1.40

Deposits (over the counter), each: \$1.40

Deposits posted (via remote deposit capture), each: \$1.00

Loose coin provided/deposited, per bag: \$7.50

Reserve requirement, per month: 10.00%

Rolled coin deposited/provided, per roll: \$0.12

Rolled coin deposited/provided, per box: \$6.00

Collateral: Collateral CD may be required.

Other Charges: Refer to "Misc. Fees and Charges" for additional information on this account.

Industrial Hemp Business Checking (IHB)

An account for Industrial Hemp-Related businesses. Cash deposits will not be accepted into this account.

(Approved application required)

Minimum Opening Deposit: \$100.00

Monthly Fee: \$500.00

Application Fee: \$1500.00

Other Charges: Refer to "Misc. Fees and Charges" for additional information on this account.

Community Interest Checking

An interest-bearing checking account designed for non-profit organizations.

<u>Minimum Opening Deposit:</u>	<u>\$100.00</u>
<u>Monthly Fee:</u>	<u>None</u>
<u>Transaction Charges:</u>	<u>None</u>
<u>Other Charges:</u>	Refer to "Misc. Fees and Charges" for additional information on this account.

Attorney Client Trust (IOLTA)

An interest-bearing account available to attorneys and law firms designed to comply with the State Bar of California.

<u>Minimum Opening Deposit:</u>	<u>\$100.00</u>
<u>Monthly Fee:</u>	<u>None</u>
<u>Transaction Charges:</u>	<u>None</u>
<u>Other Charges:</u>	Refer to "Misc. Fees and Charges" for additional information on this account.

Business Money Market Account

Business Investment Money Market

An interest-bearing account with competitive interest rates.

<u>Minimum Opening Deposit:</u>	<u>\$100.00</u>
<u>Monthly Fee:</u>	No monthly fee with a minimum daily balance of \$5,000, otherwise \$12.00 per statement cycle.
<u>Transaction Charges:</u>	<u>None</u>
<u>Other Charges:</u>	Refer to "Misc. Fees and Charges" for additional information on this account.

Business Savings Account

Premier Business Savings

Grow your savings with an interest-bearing Savings Account.

<u>Minimum Opening Deposit:</u>	<u>\$100.00</u>
<u>Transaction Charges:</u>	<u>None</u>
<u>Monthly Fee:</u>	No monthly fee with a minimum daily balance of \$500.00, otherwise \$5.00 per statement cycle.
<u>Other Charges:</u>	Refer to "Misc. Fees and Charges" for additional information on this account.

Public Funds Accounts

Our Public Funds accounts are designed for public entities, including state and government agencies, local municipalities and public agencies who provide goods and services to the general public.

Public Funds Checking

<u>Minimum Opening Deposit:</u>	<u>\$100.00</u>
<u>Monthly Fee:</u>	<u>None</u>
<u>Transaction Charges:</u>	<u>None</u>
<u>Other Charges:</u>	Refer to "Misc. Fees and Charges" for additional information on this account.

Public Funds Interest Checking Sweep

<u>Minimum Opening Deposit:</u>	<u>\$100.00</u>
<u>Monthly Fee:</u>	<u>None</u>
<u>Transaction Charges:</u>	<u>None</u>
<u>Other Charges:</u>	Refer to "Misc. Fees and Charges" for additional information on this account.

Public Funds Prime

<u>Minimum Opening Deposit:</u>	<u>\$100.00</u>
<u>Monthly Fee:</u>	A monthly fee will be imposed based on account activity.
<u>Transaction Charges:</u>	<u>None</u>
<u>Other Charges:</u>	Refer to "Misc. Fees and Charges" for additional information on this account.

Public Funds Analyzed Checking

<u>Minimum Opening Deposit:</u>	<u>\$100.00</u>
<u>Monthly Fee:</u>	<u>\$20.00</u>
<u>Earnings Credit:</u>	An earnings credit is applied to this account that may offset certain fees incurred by the account's activities. It is based upon the average collected balance maintained in the account and is set daily by the bank and may be changed at anytime without notice.

Analyzed Checking Transaction Charges:

ACH credits/debits, each:	<u>\$0.12</u>
Charge-back (deposited items returned), each:	<u>\$6.00</u>
Re-deposit charge-back returned item, each:	<u>\$1.00</u>
Checks deposited, per item:	<u>\$0.15</u>
Checks paid, each:	<u>\$0.15</u>
Courier Services:	<u>Individual Pricing</u>
Courier Bags, each:	<u>\$0.25</u>

Currency deposited/provided per \$1,000:	
Up to \$300,000	<u>\$1.30</u>
Over \$300,001	<u>\$1.40</u>
Deposits (over the counter), each:	<u>\$1.40</u>
Deposits posted (via remote deposit capture), each:	<u>\$1.00</u>
Loose coin provided/deposited per bag:	<u>\$7.50</u>
Reserve requirements, per month:	<u>%10.00</u>
Rolled coin deposited/provided, per roll:	<u>\$0.12</u>
Rolled coin deposited/provided, per box:	<u>\$6.00</u>

Other Charges: Refer to Analyzed Checking Transaction Charges and "Misc Fees and Charges" for additional information on this account.

Public Funds Money Market

<u>Minimum Opening Deposit:</u>	<u>\$100.00</u>
<u>Monthly Fee:</u>	<u>None</u>
<u>Transaction Charges:</u>	<u>None</u>
<u>Other Charges:</u>	Refer to "Misc. Fees and Charges" for additional information on this account.

Public Funds Savings Account

<u>Minimum Opening Deposit:</u>	<u>\$100.00</u>
<u>Monthly Fee:</u>	<u>None</u>
<u>Transaction Charges:</u>	<u>None</u>
<u>Other Charges:</u>	Refer to "Misc. Fees and Charges" for additional information on this account.

Public Funds Certificate of Deposit

<u>Minimum Opening Deposit:</u>	<u>\$1000.00</u>
<u>Limitations:</u>	Additional deposits are not allowed into this account. Withdrawals may not be made until the maturity date. <u>Grace Period:</u> You will have 10-days after the maturity date to withdrawal funds without penalty. If you do not withdrawal the funds, the CD will renew for the same period of time as the original term.
<u>Early Withdrawal Penalties:</u>	If any of the principal balance is withdrawn before the maturity date, a penalty of 3- months interest will be imposed, if the original maturity date is less than 30-days, or three months interest, if the original maturity date is 30-days to 1-year, or 6-months interest, if the original maturity date is greater than one year.

my VRB Online Banking - Business

Business Online Banking

<u>Monthly Fee:</u>	<u>None</u>
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Business Bill Pay

Save yourself the hassle of writing checks, buying stamps and hitting the mail on the right day.

<u>Monthly Fee (first 2-months waived):</u>	<u>\$5.95</u>
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Remote Deposit Capture

Businesses can make deposits utilizing a remote check scanner from the comfort of their office.

<u>Monthly Fee:</u>	<u>\$100.00</u>
<u>Transaction Charges, per deposit:</u>	<u>\$1.00</u>

Mobile Remote Deposit Capture

Deposit paper checks into your account using the my VRB Mobile App.

<u>Monthly Fee:</u>	<u>None</u>
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eStatements

Stay organized and secure with paperless statements.

<u>Monthly Fee:</u>	<u>None</u>
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ACH Origination

Businesses can originate transactions via ACH for payroll processing, tax payments and direct payments.

<u>Monthly Fee:</u>	<u>\$75.00</u>
<u>Transaction Charges, per ACH batch:</u>	<u>\$5.00</u>

Positive Pay

Positive Pay can be used to deter check fraud by matching the checks issued by a business to those presented for payment. In addition, ACH Positive Pay can deter ACH fraud by matching the company ID entered by the business.

Monthly Fee: \$50.00

Additional Services:

-ACH Positive Pay: \$50.00

-Account Reconciliation: \$15.00

Other Charges: \$1.00 charge for every unresolved exception item.

Additional Business Banking Services

Cash Vault

We offer outsourced vaults for businesses that wish to cut costly investments in vault infrastructure and facility leases.

Monthly Fee: Individual Pricing

Armored Transport Services

With armored transportation services, save time and money while increasing your operational efficiency.

Monthly Fee: Individual Pricing

Lockbox Processing

Set Up Fee (one-time): \$150.00

Monthly Fee: \$150.00

Deposits (each): \$1.00

Deposited Items (each): \$0.35

Returned Item Fee (per item): \$15.00

Item Image Fee (per page): \$0.25

P.O. Box Rental: Varies

Miscellaneous Fees and Charges

Activity/statement printout: \$ 3.00

Automatic Overdraft Transfer Protection: None

Cashier's Checks, each: \$8.00

CD-ROM check images, per CD: \$50.00

Charge-back fee (deposited items returned): \$6.00

Charge-back re-deposited item, each: \$1.00

Check Printing: Varies

Closing account (before 90 days): \$25.00

Closing account via mail (after 90 days): \$10.00

Collection item (plus cost of mailing), each: \$25.00

Copies of paid issued cashier's checks, each: \$2.50

Copies of paid checks, each: \$2.00

Copies of previous statements, each: \$2.00

Counter check, each: \$0.50

Courier bags, each: \$0.25

Courier Services: Individual Pricing

Debit Card Replacement: \$5.00

Deposit Correction, each: \$6.00

Endorsement/signature guarantee, each: \$5.00

Foreign check processing, each: \$25.00

Foreign currency processing, each: \$15.00

Funds management (sweep/zero balance account): \$65.00

Legal Processing, each: \$75.00

Notary, per item: \$10.00

Night Depository Service, per year: \$50.00

Overdraft fee (NSF item-paid), each: \$35.00

Overdraft fee (NSF item-returned), each: \$35.00

*Maximum \$175/day

Research, per hour (1/2-hour minimum): \$75.00

Special Statement cutoff, per month: \$5.00

Stop Payment fee (in-branch/telephone) each: \$20.00

Stop Payment fee (via myVRB) each: \$10.00

Wire Transfers-Incoming, each: \$20.00

Wire Transfers-Outgoing Domestic, each: \$30.00

Wire Transfers-Outgoing International, each: \$45.00

Safe Deposit Boxes

Not all box sizes are available at each location. See below for the box size and pricing. Contact the specific branch for availability.

Main

3x10

5x10

10x10

Grand Island Village

3x5

3x10

5x5

5x10

Riverlakes

2x5

3x5

3x10

5x5

5x10

10x10

Delano

3x10

5x5

5x10

10x10

Safe Deposit Box - Key Replacement:

Safe Deposit Box - Forced Entry:

\$5.00

\$6.00

\$5.00

\$25.00

\$15.00

\$65.00

\$75.00

\$10.00

\$50.00

\$35.00

\$35.00

\$75.00

\$5.00

\$20.00

\$10.00

\$20.00

\$30.00

\$45.00

Annual Fee

\$25.00

\$60.00

\$110.00

\$25.00

\$25.00

\$60.00

\$60.00

\$20.00

\$25.00

\$25.00

\$60.00

\$60.00

\$110.00

\$25.00

\$60.00

\$60.00

\$110.00

\$10.00, plus locksmith fee

TBD



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Administration Offices

5000 California Ave., Suite #110

Bakersfield, CA. 93309

661-371-2000

Main Branch

5000 California Ave., Suite #110

Bakersfield, CA. 93309

661-371-2000

Grand Island Village Branch

11330 Ming Ave. Suite #400

Bakersfield, CA. 93311

661-617-2130

Riverlakes Branch

4300 Coffee Road Suite A6

Bakersfield, CA. 93308

661-615-5700

Delano Branch

500 Woollomes Ave., Suite #101

Delano, CA. 93215

661-778-1900

Fresno Loan Production Office

7541 N. Remington Ave. Suite #105

Fresno, CA. 93711

559-328-2041



Member
FDIC

Effective 01.27.2021