

BUSINESS ACCOUNTS

Business Checking Accounts

Basic Business Checking

An account designed for small to medium sized businesses that have an average volume of activity each monthly.

Minimum Opening Balance: \$100.00

Monthly Fee: No 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 Balance: \$100.00

Monthly Fee: No 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 Balance: \$100.00

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

Transaction Charges: None

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

Business Interest Checking Sweep

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

Minimum Opening Balance: \$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 Balance: \$100.00

Monthly Fee: None

Transaction Charges: None

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

Community Interest Checking

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

Minimum Opening Balance: \$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 Balance: \$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
Chargeback (deposited items returned), each:	\$6.00
Re-deposit chargeback returned item, each:	\$1.00
Checks deposited, per item:	\$0.15
Checks paid, each:	\$0.15
Courier Services provided:	Individual Pricing
Courier bags provided, 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.

Attorney Client Trust (IOLTA)

An interest earning account that is available to attorneys and law firms, designed to comply with the State Bar of California requirements for legal trust accounts.

Minimum Opening Balance: \$100.00

Monthly Fee: None

Transaction Charges: None

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; or selling 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 Balance: \$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
Chargeback (deposited items returned), each:	\$6.00
Re-deposit chargeback returned item, each:	\$1.00
Checks deposited, per item:	\$0.15
Checks paid, each:	\$0.15
Courier Services provided:	Individual Pricing
Courier bags provided, 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: Collateralized CD may be required.

Other Charges: 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.

Minimum Opening Balance: \$100.00

Monthly Fee: No monthly fee with a minimum daily balance of \$5,000.00, otherwise \$12.00 per month.

Limitations: Six (6) transfers may be made from this account each four (4) week or similar period, if by pre-authorized or automatic transfer, or telephone agreement, order of instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties are limited to six per statement cycle. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Transaction Charges: A \$10.00 Excessive Withdrawal Fee will be imposed for each transaction (withdrawal, check paid, automatic transfer, or payment out of your account) exceeding 6 per statement cycle.

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

Business Savings Account

Premier Business Savings

As your savings account balance grows, the interest you earn has the potential to grow as well.

Minimum Opening Balance: \$100.00

Monthly Fee: No monthly fee with a minimum daily balance of \$500.00, otherwise \$5.00 per month.

Limitations: Six (6) transfers may be made from this account each four (4) week or similar period, if by pre-authorized or automatic transfer, or telephone agreement, order of instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties are limited to six per statement cycle. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Transaction Charges: A \$1.00 Excessive Withdrawal Fee will be imposed for each transaction (withdrawal, check paid, automatic transfer or payment out of this account) on withdrawals exceeding 6 per statement cycle.

Other Charges: 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

Minimum Opening Balance: \$100.00

Monthly Fee: None

Transaction Charges: None

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

Public Funds Interest Checking Sweep

Minimum Opening Balance: \$100.00

Monthly Fee: None

Transaction Charges: None

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

Public Funds Prime

Minimum Opening Balance: \$100.00

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

Transaction Charges: None

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

Public Funds Analyzed Checking

Minimum Opening Balance: \$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

Chargeback (deposited items returned), each: \$6.00

Re-deposit chargeback returned item, each: \$1.00

Checks deposited, per item: \$0.15

Checks paid, each: \$0.15

Courier Services provided: Individual Pricing

Courier bags provided, 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 requirements, per month: 10.00%

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

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

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

Public Funds Savings

Minimum Opening Balance: \$100.00

Monthly Fee: None

Limitations: Six (6) transfers may be made from this account each four (4) week or similar period, if by pre-authorized or automatic transfer, or telephone agreement, order of instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties are limited to six per statement cycle. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Transaction Charges: A \$1.00 Excessive Withdrawal Fee will be imposed for each transaction (withdrawal, check paid, automatic transfer or payment out of this account) on withdrawals exceeding 6 per statement cycle.

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

Public Funds Money Market

Minimum Opening Balance: \$100.00

Monthly Fee: None

Limitations: Six (6) transfers may be made from this account each four (4) week or similar period, if by pre-authorized or automatic transfer, or telephone agreement, order of instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties are limited to six per statement cycle. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Transaction Charges: A \$10.00 Excessive Withdrawal Fee will be imposed for each transaction (withdrawal, check paid, automatic transfer, or payment out of your account) exceeding 6 per statement cycle.

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

Public Funds Certificates of Deposit

Minimum Opening Balance: \$1000.00

Limitations: Additional deposits are not allowed into this account. Withdrawals may not be made until the maturity date.

Grace Period: You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

Early Withdrawal Penalties: If any of the principal balance is withdrawn before the maturity date, a penalty of three 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 one year, or six months interest, if the original maturity date is greater than one year.

myVRB Online Banking—Business

Business Online Banking

Monthly Fee: None

Business Bill Pay

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

Monthly Fee: \$5.95 per month, first two months are waived.

Remote Deposit Capture

Businesses make deposits directly from their business sites using a remote check scanner.

Monthly Fee: \$100.00

Transaction Charges: \$1.00 per deposit processed.

Mobile Remote Deposit Capture

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

Monthly Fee: None

eStatements

Stay organized and secure with paperless statements.

Monthly Fee: None

ACH Origination

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

Monthly Fee: \$75.00

Transaction Charges: \$5.00 per ACH batch.

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 number 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

Miscellaneous Fees and Charges

Activity/statement printout:	\$3.00
Automatic Transfer Overdraft Protection:	No Charge
Cashier's Checks, each:	\$8.00
CD rom check images, per CD	\$50.00
Chargeback fee (deposited items returned)	\$6.00
Chargeback re-deposited item, each	\$1.00
Check printing:	charges varies with check style
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 provided, 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 fee, each	\$75.00
Notary fee, per item	\$10.00
Night Depository Service:	\$50.00 Annually
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 min.)	\$75.00
Special Statement cutoff, per month	\$5.00

Stop Payment fee (in-branch/telephone) ea.	\$20.00
Stop Payment fee (via online banking) ea.	\$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

Box Size

3x10 per year	\$25.00
5x10 per year	\$60.00
10x10 per year	\$110.00

Grand Island Village

Box Size

3x5 per year	\$25.00
3x10 per year	\$25.00
5x5 per year	\$60.00
5x10 per year	\$60.00

Riverlakes

Box Size

2x5 per year	\$20.00
3x5 per year	\$25.00
3x10 per year	\$25.00
5x5 per year	\$60.00
5x10 per year	\$60.00
10x10 per year	\$110.00

Delano

Box Size

3x10 per year	\$25.00
5x5 per year	\$60.00
5x10 per year	\$60.00
10x10 per year	\$110.00

Safe deposit box key replacement	\$10 (plus locksmith fee)
Safe deposit box forced entry	TBD

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

