



# VALLEY REPUBLIC BANK®

Local. Responsive. Reliable.

## Personal Checking Accounts

### **Basic Checking**

A personal checking account designed for consumers.

Minimum Opening Deposit: \$100.00

Monthly Fee: No monthly fee with a minimum daily balance of \$1,500, otherwise \$8.00 per statement cycle.

Transaction Charges: None

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

### **Senior Checking**

A personal checking account for customers who are age 55 or older.

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.

### **Personal Interest Checking**

A personal checking account that earns interest.

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 transaction charge. \$.20 per debit item over 20 per statement cycle; \$1.00 per credit item over 20 per statement cycle.

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

### **Personal ICS Interest Checking**

An account designed to allow depositors to work directly with just one bank to access multi-million dollar FDIC insurance and earn interest at the same time.

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.

## Personal Money Market Account

### **Personal Investment Money Market**

An interest-bearing account with competitive interest rates.

Minimum Opening Deposit: \$100.00

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

Transaction Charges: None

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

## Personal Savings Account

### **Premier Personal Savings**

An interest-bearing savings account paying competitive interest rates for higher balances.

Minimum Opening Deposit: \$100.00

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

Transaction Charges: None

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

## Minor Savings Account

### **Custodial (CUTMA) Savings**

An interest-bearing custodial savings account for children under 18.

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.

## Additional Products

### **Individual Retirement Accounts (IRA's)**

Accounts specifically set up to use during retirement by offering significant tax advantages.

Minimum Opening Deposit: \$500.00

Available Terms: 1-year, 18-months, 2-year, and 3-year

Grace Period: 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.

Early Withdrawal Penalties: 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.

## **Certificates of Deposit**

Fixed rates and a predictable return without a long-term commitment.

Minimum Opening Balance: \$1000.00

Available Terms: 30-89-days, 90-179-days, 180-269-days, 270-364 days, 1-year, 18-months, 2-year+, 3-year+, and 5-year+.

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 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.

Early Withdrawal Penalties: 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.

## myVRB Online Banking - Personal

### **Personal Online Banking**

Monthly Fee: None

### **Personal Bill Pay**

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

Monthly Fee (first 3-months waived): \$4.95

### **eStatements**

Stay organized and secure with paperless statements.

Monthly Fee: None

### **Mobile Remote Deposit Capture**

Deposit paper checks into your account using the myVRB Mobile app.

Monthly Fee: None

## Additional Banking Services

### **Automatic Transfer Overdraft Protection**

Help avoid the inconvenience associated with returned items or overdrawing your account with this service.

Monthly Fee: None

## Miscellaneous Fees and Charges

Activity/statement printout:	<u>\$ 3.00</u>
Automatic Overdraft Transfer Protection:	<u>None</u>
Cashier's Checks, each:	<u>\$8.00</u>
CD-ROM check images, per CD:	<u>\$50.00</u>
Charge-back fee (deposited items returned):	<u>\$6.00</u>
Charge-back re-deposited item, each:	<u>\$1.00</u>
Check Printing:	<u>Varies</u>
Closing account (before 90 days):	<u>\$25.00</u>
Closing account via mail (after 90 days):	<u>\$10.00</u>
Collection item (plus cost of mailing), each:	<u>\$25.00</u>
Copies of paid issued cashier's checks, each:	<u>\$2.50</u>
Copies of paid checks, each:	<u>\$2.00</u>
Copies of previous statements, each:	<u>\$2.00</u>
Counter check, each:	<u>\$0.50</u>
Courier bags, each:	<u>\$0.25</u>
Courier Services:	<u>Individual Pricing</u>
Debit card replacement:	<u>\$5.00</u>
Deposit correction, each:	<u>\$6.00</u>
Endorsement/signature guarantee, each:	<u>\$5.00</u>
Foreign check processing, each:	<u>\$25.00</u>
Foreign currency processing, each:	<u>\$15.00</u>
Funds management (sweep/zero balance account):	<u>\$65.00</u>
Legal Processing fee, each:	<u>\$75.00</u>
Notary fee, per item:	<u>\$10.00</u>
Night Depository Service, per year:	<u>\$50.00</u>
Overdraft fee (NSF item-paid), each:	<u>\$35.00</u>
Overdraft fee (NSF item-returned), each:	<u>\$35.00</u>
*Maximum \$175/day	
Research, per hour (1/2-hour minimum):	<u>\$75.00</u>
Special Statement cutoff, per month:	<u>\$5.00</u>
Stop Payment fee (in-branch/telephone) each:	<u>\$20.00</u>
Stop Payment fee (via myVRB) each:	<u>\$10.00</u>
Wire Transfers-Incoming, each:	<u>\$20.00</u>
Wire Transfers-Outgoing Domestic, each:	<u>\$30.00</u>
Wire Transfers-Outgoing International, each:	<u>\$45.00</u>

## 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.

	<u>Annual Fee</u>
<b><u>Main</u></b>	
3x10	<u>\$25.00</u>
5x10	<u>\$60.00</u>
10x10	<u>\$110.00</u>
<b><u>Grand Island Village</u></b>	
3x5	<u>\$25.00</u>
3x10	<u>\$25.00</u>
5x5	<u>\$60.00</u>
5x10	<u>\$60.00</u>
<b><u>Riverlakes</u></b>	
2x5	<u>\$20.00</u>
3x5	<u>\$25.00</u>
3x10	<u>\$25.00</u>
5x5	<u>\$60.00</u>
5x10	<u>\$60.00</u>
10x10	<u>\$110.00</u>
<b><u>Delano</u></b>	
3x10	<u>\$25.00</u>
5x5	<u>\$60.00</u>
5x10	<u>\$60.00</u>
10x10	<u>\$110.00</u>

Safe Deposit Box - Key Replacement:	<u>\$10.00, plus locksmith fee</u>
Safe Deposit Box - Forced Entry:	<u>TBD</u>



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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**