

PERSONAL ACCOUNTS

Personal Checking Accounts

Basic Checking

A personal checking account designed for consumers.

Minimum Opening Balance: \$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 Balance: \$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 Balance: \$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 Balance: \$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 higher, 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 statement cycle.

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 or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. 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.

Personal Savings Account

Premier Personal Savings

An interest bearing savings account paying competitive interest rates for higher balances that allows six withdrawals per statement cycle.

Minimum Opening Balance: \$100.00

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

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 or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. 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, 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.

Minor Savings Account

Custodial (CUTMA) Savings

An interest bearing custodial savings account for children under 18 that allows six withdrawals per statement cycle.

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 or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. 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, 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.

Additional Products

Individual Retirement Accounts (IRA's)

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

Minimum Opening Balance: \$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 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.

Certificates of Deposit

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

Minimum Opening Balance: \$1,000.00

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 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 - 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: \$4.95 per month, first three months are waived.

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

Account Activity/statement printout:	\$3.00
Automatic Transfer Overdraft Protection:	No Charge
Cashier's check, 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:	charge varies with check style
Closing account (before 90 days)	\$25.00
Closing account via mail (after 90 days)	\$10.00
Collection item fee (plus cost of mailing), each	\$25.00
Courier services	Individual pricing
Courier bags provided, each	\$0.25
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
Debit card replacement	\$5.00
Deposit correction, each	\$6.00
eStatements:	No Monthly Fee
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
Night Depository Service:	\$50.00 Annually
Notary fee, per item	\$10.00
Overdraft fee (NSF item-paid), each*	\$35.00
Overdraft fee (NSF item-returned), each*	\$35.00
	*Maximum \$175/day
Research fee, per hour (1/2 hour min.)	\$75.00
Special Statement cutoff, per month	\$5.00
Stop Payment fee (in-branch/telephone) each	\$20.00
Stop Payment fee (via online banking) 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 box size and pricing. Contact the specific branch for box 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: \$10.00 (plus locksmith fee)

Safe Deposit Box - Forced Entry TBD



VALLEY REPUBLIC BANK

Local. Responsive. Reliable.

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



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