

5 Accounts for Nonprofit Organizations

Ways to manage money

Learn about Banking



Please ask for our brochure on Banking Tips & Terms or visit

Learn about Banking on our website.

www.OneCalBank.com



A dollar saved is a dollar earned.

OneCalifornia Bank offers many choices for savings accounts, Certificates of Deposit, and ways of saving, including CDARS insured by FDIC for up to \$50 million.

BANKING ON ONE SUCCESS AT A TIME



COMMUNITY
Welcome!

OneCalifornia Bank, FSB, serves community service and nonprofit organizations with 5 accounts designed for your money management needs and financial goals. You'll be banking on community success with OneCal.

1. Community First Business Checking Interested in interest-bearing?

- ▶ Interest-bearing checking account for eligible nonprofit organizations with high balances.
- ▶ Eligible for BusinessView™ online Cash Management services, including BusinessView Banker™ and Remote Deposit.

2. Basic Business Checking Equip your organization with the basics.

- ▶ An excellent basic business checking account for organizations with low transaction volumes.
- ▶ Online bill pay available.

3. Active Business Checking Manage your highly active organization.

- ▶ Analyzed checking account for organizations with high activity volumes.
- ▶ Eligible for BusinessView online Cash Management services, including BusinessView Banker and Remote Deposit.

4. Business Market Access Earn market rate returns with few transactions.

- ▶ Interest-bearing money market account for businesses with minimum activity.

5. OneCal Business Money Market for Nonprofits Give support!

- ▶ Designed for our Nonprofit Friends and Supporters to help support community development.
- ▶ Money market account earns interest at 0.50 basis points below the tiered rates.

See page 2 for details on our accounts for Nonprofit Organizations ▶

1. Community First Business Checking

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| Amount to Open: \$100 |
| Account Analysis Charge: \$15 or No Fee with Monthly Average Collected Balance of \$1,000 |
| Interest Bearing: Competitive rates, interest earned at \$10,000 account balance |
| Business Savings Account Available w/No Fee |
| MasterCard Debit Card: Available |
| ATM Access: <ul style="list-style-type: none"> • No Fee at OneCalifornia Bank ATM and Allpoint Network ATMs • Other banks may charge a courtesy fee for each transaction • There is a OneCalifornia Bank surcharge of \$1.00 for each ATM withdrawal at other banks' ATMs |
| Online Banking: Available ** Online Bill Pay: Available w/Business View |
| Telephone Banking: Available with No Fee |
| Combined Maximum Transactions*: 200 free per statement cycle; \$0.25 per item for transactions over 200 |
| Cashiers Checks/Money Orders: 2 free per statement cycle |
| BusinessView™ Online Cash Management Services: Available |
| BusinessView Banker™ Remote Deposit: Available |
| Loan Sweep: Available Overdraft Protection: Available with Savings Account |
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4. Business Market Access

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| Amount to Open: \$100 |
| Account Analysis Charge: \$15 or No Fee with Minimum Daily Balance of \$2,000 |
| Interest Bearing: Competitive rate, tiered rates |
| Transactions: 6 pre-authorized or automatic transfers per statement cycle Excessive Transactions Fee: \$2 each |
| ATM Card: Available |
| ATM Access: <ul style="list-style-type: none"> • No Fee at OneCalifornia Bank ATM and Allpoint Network ATMs • Other banks may charge a courtesy fee for each transaction • There is a OneCalifornia Bank surcharge of \$1.00 for each ATM withdrawal at other banks' ATMs. |
| Online Banking: Available Online Bill Pay: Not Available |
| Telephone Banking: Available with No Fee |
| Loan Sweep: Available |

2. Basic Business Checking

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|--|
| Amount to Open: \$100 |
| Account Analysis Charge: No Fee |
| Non Interest Bearing |
| Business Savings Account Available w/No Fee |
| MasterCard Debit Card: Available |
| ATM Access: <ul style="list-style-type: none"> • No Fee at OneCalifornia Bank ATM and Allpoint Network ATMs • Other banks may charge a courtesy fee for each transaction • There is a OneCalifornia Bank surcharge of \$1.00 for each ATM withdrawal at other banks' ATMs |
| Online Banking: Available ** Online Bill Pay: Available w/Business View |
| Telephone Banking: Available with No Fee |
| Combined Maximum Transactions*: 200 free per statement cycle, \$0.25 per item for transactions over 200 |
| Cashiers Checks/Money Orders: 2 free per statement cycle |
| BusinessView™ Online Cash Management Services: Not Available |
| BusinessView Banker™ Remote Deposit: Not Available |
| Zero Balance Accounting: Not Available |
| Loan Sweep: Available |
| Overdraft Protection: Available with Savings Account |
| Community Professional Program: Available Business Professional Program: Available |

5. OneCal Business Money Market

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|--|
| Amount to Open: \$100 |
| Minimum Daily Balance of \$2,000 required to earn interest |
| Account Analysis Charge: No Fee |
| Interest Earned: 0.50 basis points below published tiered rate |
| Transactions: 6 pre-authorized or automatic transfers per statement cycle Excessive Transactions Fee: \$2 each |
| ATM Card: Available |
| ATM Access: <ul style="list-style-type: none"> • No Fee at OneCalifornia Bank ATM and Allpoint Network ATMs. • Other banks may charge a courtesy fee for each transaction. • There is a OneCalifornia Bank surcharge of \$1.00 for each ATM withdrawal at other banks' ATMs |
| Online Banking: Available Online Bill Pay: Not Available |
| Telephone Banking: Available with No Fee |
| Loan Sweep: Available |

3. Active Business Checking

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| Amount to Open: \$100 |
| Account Analysis Charge: \$15 or No Fee with Monthly Average Collected Balance of \$10,000 |
| Non Interest Bearing |
| Business Savings Account Available w/No Fee |
| MasterCard Debit Card: Available |
| ATM Access: <ul style="list-style-type: none"> • No Fee at OneCalifornia Bank ATM and Allpoint Network ATMs • Other banks may charge a courtesy fee for each transaction • There is a OneCalifornia Bank surcharge of \$1.00 for each ATM withdrawal at other banks' ATMs |
| Online Banking: Available ** Online Bill Pay: Available w/Business View |
| Telephone Banking: Available with No Fee |
| Combined Maximum Transactions*: Unlimited |
| Cashiers Checks/Money Orders: 2 free per statement cycle |
| BusinessView™ Online Cash Management Services: Available |
| BusinessView Banker™ Remote Deposit: Available |
| Zero Balance Accounting: Available |
| Loan Sweep: Available |
| Community Professional Program: Available Business Professional Program: Available |

Associate Programs

Business Professional Associates are employees of businesses who bank with OneCalifornia Bank.

Community Professional Associates are employees of nonprofit organizations that bank at OneCal or employees of service organizations (fire, police, government, education, etc.) that may or may not bank with OneCalifornia Bank.



COMMUNITY
Welcome!

OneCalifornia Bank, FSB

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Member **FDIC** **EQUAL HOUSING LENDER**

***Transactions** are all: check deposit, written check, cash deposit, ACH debits & credits, ATM withdrawal, POS, online & telephone transfers.
 **Refer to Schedule of Fees for fee information.