



Accounts for Individuals & Families

Ways to manage money

Learn about Banking

Visit our website:
www.OneCalBank.com

Go to
Learn about Banking
Click on
Tips & Terms



A dollar saved is a dollar earned.

OneCalifornia Bank offers a wide range of savings accounts, including IDA, Youth Savings and holiday savings accounts (no passbooks). We also offer Certificates of Deposit, including CDARS.

BANKING ON ONE SUCCESS AT A TIME



INDIVIDUAL Help a friend!

OneCalifornia Bank, FSB, offers easy and thoughtful ways to manage money with 7 accounts designed for a variety of personal needs and financial goals.

1. Fair Start ATM Account Get started or started again banking.

Are you new to banking? Have you had problems with a checking account, credit report or Chex Systems Score? Do you want a practical way to build money management skills without the risk of overdrafts?

- ▶ Start a new banking relationship
- ▶ Avoid predatory payday lending and excessive check-cashing fees
- ▶ Use an available free savings account alone with your Fair Start ATM account to build a cash cushion

2. Fair Basic Checking Meet your basic personal checking and savings needs.

Do you need only a basic checking account? Are you now opening a checking account after not having one for a period of time? Will you usually keep a low balance in your checking account after bills are paid?

- ▶ Start an improved banking relationship
- ▶ Manage money using a checking account
- ▶ Save toward your goals with an available free savings account

3. Fair Balance Checking Waive your service fee one of two ways.

Do you want a versatile checking account? Will you use Direct Deposit or maintain a Monthly Average Balance in any combination of accounts?

- ▶ Manage an unlimited check-writing account with no service fee
- ▶ Keep a cash cushion in any combination of accounts

4. Fair Earnings Earn interest on your checking account.

Do you want to earn tiered-rate interest? Would you like to waive your maintenance fee one of two ways?

- ▶ Manage an interest-bearing unlimited check-writing account with no maintenance fee
- ▶ Keep a cash cushion in any combination of accounts

5. Market Access Earn market rate returns with few transactions.

Would you like to earn interest tied to money market rates? Will you make only a few withdrawals each month?

- ▶ Maintain an interest-bearing market rate account with limited check writing

6. OneCal Money Market Support community development.

Are you a friend of OneCal? Would you like to help support community development?

- ▶ Maintain a money market account with limited check writing
- ▶ Earn interest at .50 basis points below money market tiered rates
- ▶ Generate lots of good will

7. OneCal Friends & Supporters Support community development.

Are you a friend of OneCal? Would you like to help support community development? Do you need a checking account package with savings options?

- ▶ Maintain a checking account with unlimited check writing
- ▶ Earn interest at .50 basis points below money market tiered rates on your market account
- ▶ Generate lots of good will

See page 2 for details on accounts for Individuals & Families ▶

