

Non-Analyzed Account Features

As of August 2025

Checking Accounts

	Commercial Checking	Commercial Interest Checking	1031 Commercial Checking	1031 Commercial International Checking	Property Mgmt. Checking	Property Mgmt. International Checking	Association Checking	Association Interest Checking	IOLTA Checking	Trustee Checking	Trustee Interest Checking
Monthly Service Fee	No Charge	\$10.00	No Charge	\$10.00	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
Minimum Balance to Avoid Service Fee	No Charge	\$5,000.00	No Charge	\$5,000.00	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
Transaction Fee Transactions mean all checks deposited, and all withdrawals or debits posted to your account, including paper and electronic, except debit card purchases and debit card payments.											
	\$0.30 per item over 200 items	\$0.50 per item over 50 items	\$0.30 per item over 200 items	\$0.50 per item over 50 items	No Charge	No Charge	\$0.30 per item over 200 items	No Charge	No Charge	No Charge	No Charge
Interest Bearing	No	Yes	No	Yes	No	Yes	No	Yes	Yes*	No	Yes
Overdraft Protection	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No
ATM Fee Reimbursement	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
Debit Card	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
Bill Pay	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
Mobile Remote Deposit	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Treasury Management Services	If expanded or additional Treasury Management services are needed, including transactions such as Lockbox, API, and File Transmission, these will be available through an analyzed account type and will incur fees as outlined in the Analyzed Schedule of Fees.										

*Interest is not paid directly to the account but to the State Bar.

Money Market Accounts

	Commercial Money Market
Monthly Service Fee	\$10.00
Minimum Balance to Avoid Service Fee	\$5,000.00
Transactions Fee Transactions mean all checks deposited, and all withdrawals or debits posted to your account, including paper and electronic, except debit card purchases and debit card payments.	
	\$0.30 per item over 30 items
Interest Bearing	Yes
Earnings Allowance	No
Overdraft Protection	Yes
Debit Card	Yes
ATM Fee Reimbursements	Yes
Bill Pay	Yes
Mobile Remote Deposit	Yes
Treasury Management Services	Yes

DISCLAIMER: The following represents standard fees and may not represent additional fees that may be charged based on service add-ons, industry specific services or customs, or price exceptions. Those services are negotiated separately and may be subject to other written agreements with us. Certain fees may also change without specific notice to you. Please refer to the Treasury Management Services Agreement for additional information regarding fees.

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