

## BUSINESS ACCOUNTS

Community Bank of the Bay  
Main Office  
1750 Broadway  
Oakland, CA 94612  
May 16, 2012

Thank you for your interest in banking with Community Bank of the Bay.

ANALYZED INTEREST CHECKING

This account is designed for businesses with high volume transactions and activities. If your business maintains multiple accounts, such as operating, payroll, and petty cash, Analyzed Business Checking offers you the ability to combine all your balances into one business relationship with one convenient statement that details all your cash management activities.

**Rate Information:** This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$500.00 to open this account.

**Account Fees:** There is a \$15.00 monthly maintenance fee on Analyzed Checking account. For further information regarding fees for Cash Management price schedule, please contact your Account Officer.

COMMUNITY BUSINESS CHECKING

\*\*\*Low cost checking\*\*\*.

**Limitations:** You must deposit \$500.00 to open this account.

**Account Fees:** There is no monthly service charge when you maintain a minimum balance of at least \$2,000.00; otherwise the monthly service charge is \$20.00. This checking account is limited to 100 checks per month. \$0.30 per check after initial 100 checks.

COMMUNITY NONPROFIT CHECKING

**Limitations:** You must deposit \$500.00 to open this account.

**Account Fees:** There is no monthly service charge when you maintain a minimum balance of at least \$500.00; otherwise \$10.00 month. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

COMMUNITY BUSINESS INTEREST CHECKING

\*\*\*Earn interest on your business checking account, with unlimited transactions. Restricted by law to nonprofits and sole proprietors\*\*\*.

**Rate Information:** This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$1,000.00 to open this account.

**Account Fees:** There is no monthly service charge when you maintain a minimum balance of at least \$2,000.00; otherwise \$20.00 month.

COMMUNITY/COMMERCE BUSINESS MONEY MARKET

**Rate Information:** This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$2,500.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) 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.

**Account Fees:** No service charge if \$1,000.00 minimum or \$3,000.00 average monthly balance is maintained; otherwise \$20.00 per month. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

RELATIONSHIP MONEY MARKET

Our clients that have at least one other account relationship with us are eligible for our Relationship Money Market account, which pays a premium interest rate on deposits over \$10,000.00.

**Rate Information:** This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.