



Business Account Analysis Checking

The Business Account Analysis Checking is designed for the business that conducts a large volume of transactions and has complex cash management needs.

- **More options**- increased flexibility and control over your accounts.
- **Checking that helps pay for itself**- deposit balances earn credit to reduce or offset the cost of banking services.+
- **Simplify your account management**- link multiple accounts and streamline your bookkeeping.

Transaction Fees	Monthly Maintenance Fee	Per Month	\$ 20.00
	Deposited Items	Per Item	\$.10
	Electronic Credits	Per Item	\$.08
	Checks Paid	Per Item	\$.10
	Electronic Debits	Per Item	\$.08
	Return Items	Per Item	\$ 8.00

*Business Banking Solutions and Fees	Online Basic Service (view account activity and transfers)	Per Month	\$ 0.00
	Online Basic Service plus Wire Transfers	Per Month	\$ 50.00
	Online Basic Service plus ACH Batch	Per Month	\$ 70.00
	Online Basic Service plus Wire Transfers and ACH Batch	Per Month	\$ 80.00
	Remote Deposit Capture	Per Month	\$ 20.00
	Positive Pay	Per Month	\$ 20.00
	Business Bill Pay	Per Month	\$ 0.00
	eStatement	Per Month	\$ 0.00
	CD Rom Image Account Statement	Per Month	\$ 45.00
	Courier Pick-Up Service – Daily	Per Month	\$ 100.00
	Courier Pick-Up Service – Weekly	Per Month	\$ 25.00
	Courier Pick-Up Service – 2 or more per week	Per Month	\$ 75.00
	Courier Pick-Up Service – On Call	Per Pick-Up	\$ 20.00
	Currency Order/Deposit**	Per \$1,000	\$ 1.00

*Fees are applied through Business Account Analysis

**Total cash orders and cash deposits during the month are aggregated into a combined total. The combined total is divided by \$1,000 and multiplied by the stated analysis charge.

+ *The calculated earnings credit balance cannot be used to offset this monthly fee. The calculated earnings credit balance is based on the posted Earnings Credit Rate (ECR). The ECR is applied to the checking account average daily balance at month's end, and may result in a credit that is applied to offset or reduce monthly maintenance fees or incurred transaction activity costs. Should your business earnings credit be more than your business monthly fees total during the monthly statement cycle, the excess earnings credit is not paid to you nor is it carried forward to the following monthly statement cycle. The ECR is established at Pacific Valley Bank's sole discretion and may vary from time to time. The ECR is subject to change without notice.*

For more information please refer to Pacific Valley Bank's Understanding Your Deposit Account Disclosure and Agreement, Business Deposit Services Brochure, Account Schedule of Fees, and Miscellaneous Schedule of Fees for account information and related fees. Current ECR information can be obtained by contacting a local branch.

Salinas: (831) 771-4330

Monterey: (831) 645-6560

King City: (831) 385-2200

Current as of October 1, 2015 (v2)

