



**Business Checking Account**

Business Checking is a versatile account designed for Businesses with moderate account activity.

<b>Rate Information</b>	None, not applicable.
<b>Balance Computation Method</b>	None, not applicable.
<b>Monthly Service Charge</b>	\$10.00 monthly service charge.  No fee when you maintain an average available balance of \$2,500.00.
<b>Monthly Transactions</b>	The following account transactions are included at no charge: <ul style="list-style-type: none"> <li>• All deposits and deposited items.</li> <li>• No fee for the first 100 debit transactions per month. First 50 debit transaction per monthly statement cycle are at not cost, thereafter the cost is \$.10 per debit transaction in excess of 100.</li> </ul>
<b>Account Features</b>	<ul style="list-style-type: none"> <li>• FDIC insured up to applicable limits.</li> <li>• Pacific Valley Bank Basic Online Banking (includes bill pay with no monthly service fee+)</li> <li>• Debit MasterCard available</li> </ul>
<b>Minimum Balance to Open Account</b>	\$100.00

+ Business Bill Pay is free of monthly service fees. Charges may apply for certain services such as Same Day Payments Service<sup>SM</sup>. Please refer to the Online Banking Terms and Conditions Agreement for fees associated with our online services.

*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.*

Salinas: (831) 771-4330

Monterey: (831) 645-6560

King City: (831) 385-2200