



Interest on Lawyer's Trust Account (IOLTA)

IOLTA is a checking account designed for lawyers who handle small amounts of money for their clients, or money that is held for a short period of time.

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| Rate Information | Your interest rate and annual percentage yield may change. * |
| Compound and Crediting Frequency | Interest will be compounded every day. Interest will be credited to your account each month. |
| Balance Computation Method | We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. |
| Accrual of Interest for Noncash Items | Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, a check written on another bank). |
| Monthly Service Charge | None, not applicable. |
| Transaction Limitations | None, not applicable. |
| Minimum Balance to Open | \$100.00 |
| Minimum Balance to obtain the annual percentage yield disclosed | You must maintain a minimum balance of \$1.00 in the account each day to obtain the disclosed annual percentage yield. |

*Interest rate subject to change at any time without notice. This account is not a consumer account to which Truth in Savings applies.

Effect of closing an account- If you close your account before interest is credited, you will not receive the accrued interest.

Overdraft fee Transaction Categories- The categories of transactions for which an overdraft fee may be imposed are those by the following means: check, in-person withdrawal or other electronic means.

For more information please refer to Pacific Valley Bank's Understanding Your Deposit Account Disclosure and Agreement, Business Deposit Services Brochure and Account Schedule of Fees, and Miscellaneous Schedule of Fees for account information and related fees.

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