



Small Business Checking Account

Small business checking is designed for a business that conducts a lower volume of debit transactions during the month. Debit transactions consist of check writing, electronic debits or debit card activity.

Rate Information	None, not applicable.
Balance Computation Method	None, not applicable.
Monthly Service Charge	<p>\$6.00 monthly service charge.</p> <p>No fee when you maintain an average available balance of \$500.00.</p>
Transaction Limitations	<p>The following account transactions are included at no charge:</p> <ul style="list-style-type: none"> All deposits and deposited items. No fee for the first 50 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 50.
Account Features	<ul style="list-style-type: none"> FDIC insured up to applicable limits. Pacific Valley Bank Basic Online Banking (includes bill pay with no monthly service fee+). Debit MasterCard available.
Minimum Balance to Open	\$100.00

+ Business Bill Pay is free of monthly service fees. Charges may apply for certain services such as Same Day Payments ServiceSM.

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.

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