



BUSINESS BANKING SOLUTIONS



DEPOSIT ACCOUNTS THAT GIVE YOUR BUSINESS AN EDGE

BANKING MADE SIMPLE

At First Pacific Bank, we provide a wide range of business banking services to fit the unique needs of your business. From checking accounts to savings accounts, investment accounts, and more, our solutions help you maximize your savings—while maintaining access to your cash. Plus, all of our financial services offer the flexibility, security, and accessibility your business requires. View our products on the reverse and select the account that fits your business.

To learn more, call or visit one of our many convenient Southern California locations.



Relationship-based bankers



Competitively structured rates



No hidden fees



FDIC Insured



Superior customer service



Community focused

BUSINESS DEPOSIT ACCOUNTS

	PRODUCT DESCRIPTION	ACCOUNT CRITERIA
BUSINESS CHECKING I	Ideal for business customers with basic transaction needs, this simple and cost-effective account features no monthly service fees as long as a minimum balance is maintained.	<ul style="list-style-type: none"> \$100 minimum deposit to open account. \$2,000 minimum daily balance or \$4,000 combined average balance¹ <u>or</u> \$10 monthly service fee. Includes up to 150 transactions per statement cycle after which each item is \$0.50.
BUSINESS CHECKING II	Designed for businesses with moderate transaction activity, this versatile checking accounting offers a low opening balance and no monthly service fees if a minimum balance is maintained.	<ul style="list-style-type: none"> \$100 minimum deposit to open account. \$8,000 minimum daily balance or \$15,000 combined average balance¹ <u>or</u> \$16 monthly service fee. Includes up to 300 transactions per statement cycle after which each item is \$0.50.
COMMERCIAL ANALYZED CHECKING	For businesses with higher transaction volume and larger balances, select this flexible account where you can earn credits on your balances to offset some—or even all—of your service fees.	<ul style="list-style-type: none"> \$500 minimum deposit to open account. Transaction limitations are dependent on account activity and services provided. Speak with a banker to learn more.
BUSINESS INTEREST CHECKING	Sole Proprietorships, Associations, and Non-Profit Organizations may choose this interest-bearing checking account featuring no check writing limitations.	<ul style="list-style-type: none"> \$100 minimum deposit to open account. \$3,000 minimum daily balance or \$8,000 combined average balance¹ <u>or</u> \$15 monthly service fee Includes up to 150 transactions per statement cycle after which each item is \$0.50.
BUSINESS SAVINGS	Get the most out of your savings with this savings account. Maintain easy access to your funds while earning “tiered” interest rates that increase based on your balance size.	<ul style="list-style-type: none"> \$100 minimum deposit to open account. \$1,000 minimum daily balance <u>or</u> \$5 monthly service fee. Excess withdrawal charges.²
BUSINESS HIGH YIELD MONEY MARKET ACCOUNT	Maximize your earnings with a money market account. You’ll earn the highest yield possible with complete liquidity and limited check writing privileges.	<ul style="list-style-type: none"> \$100 minimum deposit to open account. \$2,500 minimum daily balance <u>or</u> \$15 monthly service fee. Excess withdrawal charges.²
CERTIFICATE OF DEPOSIT	Achieve your company’s financial goals with an interest-earning certificate of deposit. Featuring fixed rates and a wide range of terms and payment options, this high-yielding investment locks in an interest rate for a set period of time.	<ul style="list-style-type: none"> \$10,000 minimum deposit to open account. \$10,000 minimum daily balance. No monthly service fee.² Penalty for early withdrawal. Please consult with your tax advisor.

¹ Combined average balance includes linked business checking, money market, and savings accounts with the same vesting name. Applicable accounts must receive a combined statement to be considered in combined average balance amount. ² Please refer to the “Account Agreement,” “Truth in Savings,” and “Fee Schedule” disclosures for detailed information.

LOCATIONS

ORANGE OFFICE

625 The City Drive S., Ste. 140 | 714.352.7473

REDLANDS OFFICE

408 E. State St. | 909.583.9150

SAN DIEGO OFFICE

3579 Valley Centre Dr., Ste. 175 | 858.461.7301

SANTA FE SPRINGS OFFICE

12070 Telegraph Rd., Ste. 100 | 562.236.8888

WHITTIER OFFICE

16011 Whittier Blvd. | 562.947.1920