



PERSONAL BANKING SOLUTIONS



DEPOSIT ACCOUNTS THAT FIT YOUR LIFESTYLE

BANKING MADE SIMPLE

At First Pacific Bank, our team of experienced bankers work with you to understand your personal goals and provide you with the services you need to achieve them. 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 services offer the flexibility, security, and accessibility your lifestyle requires. View our products on the reverse and select the account that's right for you.

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

PERSONAL DEPOSIT ACCOUNTS

	PRODUCT DESCRIPTION	ACCOUNT CRITERIA
PERSONAL CHECKING	A simple checking account with unlimited check writing ability.	<ul style="list-style-type: none"> No minimum deposit to open account. \$500 minimum daily balance <u>or</u> \$10 monthly service fee.
INTEREST CHECKING ACCOUNT	Our interest-bearing checking account offers the ability to write unlimited checks plus you'll earn "tiered" interest rates that increase based on your balance size.	<ul style="list-style-type: none"> No minimum deposit to open account. \$2,000 minimum daily balance <u>or</u> \$10,000 combined average balance¹ <u>or</u> \$20 monthly service fee.
SENIOR CHECKING	For individuals 60 years of age or older, our interest-bearing senior account features "tiered" interest rates and unlimited check writing ability.	<ul style="list-style-type: none"> No minimum deposit to open account. No minimum daily balance and no monthly service fee.²
THE "E" CHECKING ACCOUNT	Go green with our "E" Checking Account. This interest-bearing account features unlimited check writing.	<ul style="list-style-type: none"> No minimum deposit to open account. No minimum daily balance³ and no monthly service fee.² The account requires direct deposit of salary, pension, or Social Security payments.
PERSONAL SAVINGS	Our Personal Savings account features "tiered" interest rates that increase based on your balance size.	<ul style="list-style-type: none"> \$100 minimum deposit to open account. \$300 minimum daily balance <u>or</u> \$5 monthly service fee. Excess withdrawal charges.²
PERSONAL HIGH YIELD MONEY MARKET ACCOUNT	Elevate your savings with a money market account with "tiered" interest rates that increase with your balance size.	<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	Help your funds grow with an interest-earning certificate of deposit. Offering guaranteed fixed rates and a wide range of terms and payment options, this high-yielding investment locks in an interest rate for a period of time (seven days to 60 months).	<ul style="list-style-type: none"> \$10,000 minimum deposit to open account. No monthly service fee.² Penalty for early withdrawal. Please consult with your tax advisor.
IRA ACCOUNTS	Securing your future is even easier with an IRA—providing you with the financial comfort you need during your retirement years. Consider our Traditional IRAs, Roth IRAs, and Rollover 401(k) options (1, 2, 3, & 5 Year-fixed rate IRA accounts).	<ul style="list-style-type: none"> \$1,000 minimum deposit to open account. No minimum daily balance. No monthly service fee.² Penalty for early withdrawal. Please consult with your tax advisor.

¹ Combined average balance includes linked personal checking, money market, and savings accounts. 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. ³ See restrictions.

LOCATIONS

DEL MAR OFFICE

3579 Valley Centre Dr., Ste. 175 | 858.461.7301

ORANGE OFFICE

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

REDLANDS OFFICE

408 E. State St. | 909.583.9150

SANTA FE SPRINGS OFFICE

12070 Telegraph Rd., Ste. 100 | 562.236.8888

WHITTIER OFFICE

16011 Whittier Blvd. | 562.947.1920