



# BUSINESS DEPOSIT ACCOUNTS

## Fee and Information Schedule

Effective November 1, 2019



**BAC Community Bank**

[www.bankbac.com](http://www.bankbac.com) | 1-877-226-5820



## Introduction

Welcome to BAC Community Bank. We appreciate your banking relationship and are committed to meeting all your banking needs and services.

This Fee and Information Schedule, in combination with *Your Deposit Account Agreement & Disclosure*, describes the terms of your business deposit accounts with BAC Community Bank.

You, the customer, may also be referred to as “you” and “yours.” BAC Community Bank may also be referred to as “the Bank,” “we,” “us,” and “our.”

Paperless statements refers to you authorizing delivery of bank account statements electronically instead of receiving paper statements by postal mail by consenting to our Electronic Disclosure and Consent.

By opening an account with the Bank, you agree to pay for our services as described in this booklet. Fees will be deducted from your account. If your account does not have enough money an overdraft may occur. If your account is closed, you are responsible for any outstanding fees.

There may be additional services the Bank offers that are not included in this booklet. Please contact the Bank if you need other services.

We may change this booklet at any time. We will notify you as required by law should changes, additions or deletions occur.

## Table of Contents

Introduction .....	2
Business Checking Accounts .....	3
Analyzed Business Checking Accounts .....	4
Attorney Client Trust (IOLTA) Checking Account.....	6
Business Savings Accounts .....	7
Business Certificates of Deposit.....	8
Business Service Fees.....	10
Glossary.....	14
Contact and Location Information.....	15

## Business Checking Accounts

	<b>Commerce 100</b> A low volume non-interest business checking account. <sup>3</sup>	<b>Commerce 500</b> A higher volume non-interest business checking account. <sup>3</sup>	<b>Commerce 500 with Interest</b> A higher volume business checking account that earns interest. <sup>3</sup>
Minimum Opening Deposit	\$100	\$100	\$100
Monthly Service Charge	\$10	\$25	\$30
Monthly Service Charge Waived with Average Monthly Balance of:	\$2,500	\$25,000	\$30,000
Interest Earned <i>See current Rate Sheet. Minimum balance may apply.</i>	None	None	Variable rate of interest is paid on the available balance in your account. The variable rate is subject to change at the Bank's discretion.
Transaction Fees <sup>1</sup>	First 100/Month - No Charge Over 100/Month - \$0.25 each	First 500/Month - No Charge Over 500/Month - \$0.25 each	First 500/Month - No Charge Over 500/Month - \$0.25 each
Cash Deposit Charge	First \$5,000/ Deposit - No Charge Over \$5,000/Deposit - \$0.15 per \$100 deposited	First \$5,000/ Deposit - No Charge Over \$5,000/Deposit - \$0.15 per \$100 deposited	First \$5,000/ Deposit - No Charge Over \$5,000/Deposit - \$0.15 per \$100 deposited
Debit Card	Available	Available	Available
Online Banking / Cash Management	Available	Available	Available
Mobile Banking with Mobile Deposit	Available	Available	Available
Paperless Statements	Included <sup>2</sup>	Included <sup>2</sup>	Included <sup>2</sup>

Money Service Business and Private ATM Service Provider are not eligible for these accounts.

Any business checking account with over 500 transactions posted per monthly statement cycle or routine uncollected funds, may be reviewed and converted to a Commerce Analyzed Checking account. If the Bank converts your account you will be notified in advance.

See pages 10-13 for other fees that may apply to these accounts.

Other terms and conditions may apply.

Refer to the *Truth in Savings Disclosure* and *Your Deposit Account Agreement & Disclosure* for additional information.

<sup>1</sup>Transaction- refers to any combination of deposits (except mobile), deposited items (transit only), paid items, including paper and electronic.

<sup>2</sup>Service included at no charge. Customer may need to initiate use of the service by enrolling in or requesting the service.

<sup>3</sup>At any time and at the discretion of BAC Community Bank standard features and account requirements may change after account is opened.

## Analyzed Business Checking Accounts

	Commerce Analyzed Checking <small>A high volume non-interest commercial checking account.<sup>3</sup></small>	Commerce Analyzed Checking with Interest <small>A high volume commercial checking account that earns a variable rate of interest.<sup>3</sup></small>
Minimum Opening Deposit	\$100	\$100
Monthly Service Charge	\$20	\$20
Monthly Service Charge Waived with Average Monthly Balance of:	N/A	N/A
Interest Earned <small>See current Rate Sheet. Minimum balance may apply.</small>	None	A variable rate of interest is paid on the available balance in your account. The variable rate is subject to change at the Bank's discretion.
Transaction Fees <sup>1</sup> (Credits)	Branch Deposit ..... \$1.50 each In-Office Deposit ..... \$1.35 each Mobile Deposit ..... \$0.60 each Credit ..... \$0.10 each Deposited Item ..... \$0.17 each Cash Deposit ..... \$0.15 per \$100	Branch Deposit ..... \$1.50 each In-Office Deposit ..... \$1.35 each Mobile Deposit ..... \$0.60 each Credit ..... \$0.10 each Deposited Item ..... \$0.17 each Cash Deposit ..... \$0.15 per \$100
Transaction Fees <sup>1</sup> (Debits)	Checks Paid ..... \$0.17 each Debit ..... \$0.17 each	Checks Paid ..... \$0.17 each Debit ..... \$0.17 each
Debit Card	Available	Available
Online Banking / Cash Management	Available	Available
Mobile Banking with Mobile Deposit	Available	Available
Paperless Statements	Included <sup>2</sup>	Included <sup>2</sup>

*(Analyzed Business Checking Account information continued on page 5)*

See pages 10-13 for other fees that may apply to these accounts.

Other terms and conditions may apply.

Refer to the *Truth in Savings Disclosure* and *Your Deposit Account Agreement & Disclosure* for additional information.

<sup>1</sup> Transaction- refers to any combination of deposits (except mobile), deposited items (transit only), paid items, including paper and electronic.

<sup>2</sup> Service included at no charge. Customer may need to initiate use of the service by enrolling in or requesting the service.

<sup>3</sup> At any time and at the discretion of BAC Community Bank standard features and account requirements may change after account is opened.

*(Analyzed Business Checking Account information continued from page 4)*

**Recoupment Fee**

The FDIC charges each insured bank a fee to cover its share of cost of providing deposit insurance to depositors. The FDIC does not charge a bank's depositors for deposit insurance or require banks to pass the cost of deposit insurance on to their depositors. The FDIC does allow a bank to recoup the cost of deposit insurance from its depositors, so long as the fee the bank charges its depositors does not reveal information that could be used to determine the bank's confidential supervisory ratings or mislead depositors by implying the FDIC is charging the fee. The Bank assesses this Recoupment fee to partially recover insurance premiums it pays to the FDIC. The amount of the recoupment fee appears on your monthly Demand Deposit Account Analysis Statement and is based on your average Ledger Balance.

**Earnings Credit**

An Earnings Credit is used to offset the fees listed above and certain fees noted in the schedule of fees section of the disclosure. The Earnings Credit is calculated by applying an earnings credit rate to the investable balance. The earnings credit rate is determined by the Bank and is subject to change at the Bank's discretion. When your fees exceed your Earnings Credit, a service charge will be assessed for the excess amount.

**Interest (Commerce Analyzed Checking with Interest)**

A variable rate of interest is paid on the available balance in your account. The variable rate is subject to change at the Bank's discretion. See current Rate Sheet. Minimum balance may apply. Interest paid to the account is deducted from the Earnings Credit amount.

**Negative Available Balance Charge**

A rate of 15% is applied to your average negative available balance for the monthly statement cycle.

**Branch Deposit**

A Branch Deposit consists of a deposit of checks and/or currency made at a branch location including ATM and night drop.

**In-Office Deposit**

An In-Office Deposit consists of a deposit of checks made at your business location using the Bank's In-Office Deposit system.

**Mobile Deposit**

A Mobile Deposit consists of a deposit of a single check using the Bank's mobile banking service.

**Deposited Item**

A Deposited Item is a check, draft, cashier's check, money order or other paper document that is deposited into your account.

**Cash Deposited**

Cash Deposited is coin and currency that is deposited into your account.

**Credit**

A Credit is any of the following types of transactions:

- ACH Credit
- ACH Settlement Credit
- Automatic Transfer
- Direct Deposit
- Sweep Credit
- Telephone Transfer
- Wire Transfer Deposit
- Other Electronic Credits

**Checks Paid**

Checks Paid consists of checks and drafts presented for payment on your account, including checks that are presented electronically.

**Debit**

A Debit is any of the following types of transactions:

- ACH Debit
- ACH Settlement Debit
- ATM Withdrawal
- Automatic Transfer Bill Payment
- Point of Sale Debit
- Sweep Debit
- Telephone Transfer
- Wire Transfer Withdrawal
- Withdrawal
- Zero Balance Account Transfer
- Other Electronic Debits

## Attorney Client Trust (IOLTA) Checking Account

	Attorney Client Trust <sup>4</sup>
Minimum Opening Deposit	\$100
Monthly Service Charge	\$15 <i>(Deducted from interest earned)</i>
Monthly Service Charge Waived with Average Monthly Balance of:	N/A
Interest Earned <i>See current Rate Sheet. Minimum balance may apply.</i>	Variable rate, subject to change at Bank's discretion
Transaction Fees <sup>1</sup> (Credits)	None
Transaction Fees <sup>1</sup> (Debits)	None
Debit Card	None
Cash Management	Available
Mobile Banking with Mobile Deposit	Available
Paperless Statements	Available

See pages 10-13 for other fees that may apply to this account.

Other terms and conditions may apply.

Refer to the *Truth in Savings Disclosure* and *Your Deposit Account Agreement & Disclosure* for additional information.

<sup>1</sup> Transaction- refers to any combination of deposits (except mobile), deposited items (transit only), paid items, including paper and electronic.

<sup>4</sup> Attorney Client Trust account is subject to the rules governing attorney trust accounts in the state of California. These rules cover payment of interest, reporting of information and the attorney's responsibility to pay for fees assessed in connection with the account that are not netted against the interest.

## Business Savings Accounts

	<b>Commerce Savings</b> A variable rate business savings account. <sup>3</sup>	<b>Commerce Money Market</b> A variable rate business account that provides easy access to your funds through limited check writing. <sup>3</sup>
Minimum Opening Deposit	\$100	\$2,500
Monthly Service Charge	\$5	\$15
Monthly Service Charge Waived with Average Monthly Balance of:	\$500	\$2,500
Interest Earned <i>See current Rate Sheet. Minimum balance may apply.</i>	Variable rate of interest is paid on the available balance in your account. The variable rate is subject to change at the Bank's discretion.	Variable rate of interest is paid on the available balance in your account. The variable rate is subject to change at the Bank's discretion.
Deposited Items <sup>5</sup>	First 20/Month - No Charge Over 20/Month - \$0.25 each	First 20/Month - No Charge Over 20/Month - \$0.25 each
Cash Deposit Charge	First \$5,000/ Deposit - No Charge Over \$5,000/Deposit - \$0.15 per \$100 deposited	First \$5,000/ Deposit - No Charge Over \$5,000/Deposit - \$0.15 per \$100 deposited
Transaction Fee <sup>6</sup>	First 6/Month - No Charge Over 6/Month - \$15 per Debit	First 6/Month - No Charge Over 6/Month - \$15 per Debit
Debit Card	Available	Available
Online Banking / Cash Management	Available	Available
Mobile Banking with Mobile Deposit	Available	Available
Paperless Statements	Included <sup>2</sup>	Included <sup>2</sup>

See pages 10-13 for other fees that may apply to these accounts.

Other terms and conditions may apply.

Refer to the *Truth in Savings Disclosure* and *Your Deposit Account Agreement & Disclosure* for additional information.

<sup>2</sup> Service included at no charge. Customer may need to initiate use of the service by enrolling in or requesting the service.

<sup>3</sup> At any time and at the discretion of BAC Community Bank standard features and account requirements may change after account is opened.

<sup>5</sup> A Deposited Item refers to any combination of deposits (except mobile) and deposited items (transit only), including paper and electronic.

<sup>6</sup> No more than 6 transfers or withdrawals of the following type are permitted during your monthly statement cycle:

- Payments to third-parties such as checks, drafts, debit cards or similar transactions
- Transfers by phone using our automated service or speaking with a banker on the phone
- Transfers or payments through online, mobile and text banking (including Bill Pay and person to person payments)
- Transfers to a checking account for Overdraft Protection
- Pre-authorized transfers and withdrawals
- Debit card purchases

There are no limits on transfers or withdrawals made in person at an ATM, Bank branch or on any type of deposit.

## Business Certificates of Deposit (CDs)

<b>Commerce Certificate of Deposit</b> A fixed rate, interest-bearing, business term account. <sup>3,7</sup>	
Minimum Opening Deposit	\$2,500
Monthly Service Charge	None
Interest Earned	<i>See current Rate Sheet. Minimum balance may apply.</i>
Online Banking / Cash Management	Included, inquiry only <sup>2</sup>
Mobile Banking	Included, inquiry only <sup>2</sup>

### Terms

- From 1 month to 60 months

### Interest

- The rate in effect when you open or renew your CD is fixed for the term of the CD.
- Interest is compounded when credited to the CD.
- Interest will be credited to your account monthly, quarterly, semi-annually or annually per your instructions.
- Interest can be:
  - Credited to your CD; or
  - Credited to your checking or savings account with the Bank
- We use the daily balance method to calculate the interest on your CD. This method applies your fixed interest rate to the principal in the account each day.

### Transaction Limitations

- You may not make any deposits into your CD before maturity.
- Principal withdrawn before maturity is subject to an early withdrawal fee.
- You may withdraw interest credited before maturity without penalty.

### Renewal

- CDs automatically renew at maturity unless you withdraw the funds within the grace period.
- Renewed CDs will:
  - Have the same term as the original term and will begin on the maturity date; and
  - Have the interest rate in effect on the maturity date for a new CD of the same term and amount.
- We may elect not to renew a CD and will notify you in advance.

*(Business Certificates of Deposit information continued on page 9)*

See pages 10-13 for other fees that may apply to this account.

Other terms and conditions may apply.

Refer to the *Truth in Savings Disclosure* and *Your Deposit Account Agreement & Disclosure* for additional information.

<sup>2</sup>Service included at no charge. Customer may need to initiate use of the service by enrolling in or requesting the service.

<sup>3</sup>At any time and at the discretion of BAC Community Bank standard features and account requirements may change after account is opened.

<sup>7</sup>Certificates of Deposit are term accounts subject to early withdrawal penalties. Please refer to page 9 and the Truth In Savings Disclosure for details.



*(Business Certificates of Deposit information continued from page 8)*

**Grace Period**

- A grace period begins the day after maturity and lasts for:
  - One (1) calendar day for CDs with a term of 1 month or less,
  - Ten (10) calendar days for CDs with a term over 1 month.
- During the grace period, you may without a penalty:
  - Change the term,
  - Make additional deposits,
  - Withdraw funds,
  - Close the CD.
- If you withdraw funds during the grace period, we will not pay interest from the date of maturity to the date of withdrawal on the funds withdrawn.

**Early Withdrawal Penalty**

- Withdrawals made before the maturity date are subject to an early withdrawal penalty:
  - For terms of 1 month, the fee is equal to 7 days of interest on the amount withdrawn,
  - For terms of over 1 month and less than 1 year, the fee is equal to 1 month of interest on the amount withdrawn,
  - For terms of 1 year or more, the fee is equal to 3 months of interest on the amount withdrawn.
- In certain circumstances, such as death or incompetence, the early withdrawal fee may be waived.

See pages 10-13 for other fees that may apply to this account.

Other terms and conditions may apply.

Refer to the *Truth in Savings Disclosure* and *Your Deposit Account Agreement & Disclosure* for additional information.

## Business Service Fees

<b>Account Research</b>	
Research Time (1 hour minimum).....	\$40/hour
<b>ACH Origination Fees</b>	
ACH Origination Monthly Service Fee.....	\$35/month
ACH File .....	\$2/each
ACH Transfer / Tax Payment.....	\$2/each
ACH Debit / Credit .....	\$0.15/each
ACH Chargeback Notification.....	\$5/each
ACH File Transmission Recall .....	\$30/each
ACH Set-Up Fee .....	\$250/each occurrence
ACH Same Day Item.....	Additional \$0.35/each
Technical Support .....	\$75/hour
<i>This fee is assessed for a special service or assistance you require.</i>	
<b>Bill Payment</b>	
Online Bill Pay Monthly Service Fee.....	\$12/month
Online Bill Pay Stop Payment .....	\$33/each
Online Bill Pay Rush Payment, <i>if available for specified payee</i> .....	\$14.95/each
Online Bill Pay Same Day Check, <i>if available for specified payee</i> .....	\$9.95/each
<b>Cash Management</b>	
Online Cash Management Monthly Service Fee.....	\$25/month
<b>Cashier's Check</b>	
Cashier's Check.....	\$8/each
<b>Checks</b>	
Check Cashing, Non-Customer.....	\$5/each
<i>This fee is assessed to a payee cashing a check that you issued if the payee is not a bank customer.</i>	
Check Printing.....	Varies
Counter Checks .....	First 6 per year free; thereafter \$5/each
Check Copy – Archived Paid Check ( <i>front and back</i> ).....	\$5/each
<b>Coin / Currency</b>	
Coin Ordered - Rolled.....	\$0.15/roll
Coin Ordered - Boxed.....	\$4/box
Currency Deposited .....	\$1.50 per \$1,000
Currency Ordered.....	\$1.50 per \$1,000
Coin Deposited, <i>subject to count</i> .....	\$10/bag
Foreign Currency Deposited .....	\$35/deposit
Foreign Currency Ordered.....	\$25/order
Cash Vault Services.....	Varies
<b>Collection</b>	
Domestic - Incoming/Outgoing.....	\$25/each
Foreign - Incoming/Outgoing.....	\$40/each plus expenses

**Debit Card Transactions**

ATM Access .....	No Fee
<i>When you use a BAC Community Bank owned ATM you will not be charged a fee.</i>	
<i>When you use an ATM not owned by BAC Community Bank, you may be charged a fee by the ATM operator or any network and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer.</i>	
International Transactions .....	Varies
<i>A fee is charged for each debit card transaction made in a foreign currency that has been converted into a US dollar amount by a network.</i>	
Replacement Card .....	\$5/card
<i>The replacement fee does not apply when we replace a card upon its expiration.</i>	
Replacement Card Rush .....	\$50/card

**Deposits**

Deposit Adjustments, <i>first five adjustments in a month</i> .....	\$4/each
Deposit Adjustments, <i>beyond five in a month</i> .....	\$10/each
Deposit Slips.....	\$.50/ each
Deposit Copy, <i>first page</i> .....	\$5
Deposit Copy, <i>each additional page</i> .....	\$1/each
Foreign Currency Deposited .....	\$35/deposit

**Document Copy**

Self Service Request .....	No Fee
<i>We do not charge for you to access online copies of checks, deposits, or statements.</i>	
Check Copy – Archived Paid Check ( <i>front and back</i> ).....	\$5/each
Deposit Copy, <i>first page</i> .....	\$5
Deposit Copy, <i>each additional page</i> .....	\$1/each
Other Requests, <i>first page</i> .....	\$5
Other Requests, <i>each additional page</i> .....	\$1/each

**Enhanced Due Diligence (MRBs, MSBs, Private ATM Service Providers, etc.)**

Enhanced Due Diligence Application Fee .....	\$100/each
Marijuana Related Business (MRB) Designation Fee .....	\$750/month
Money Service Business (MSB) - Level 1 Designation Fee.....	\$200/month
Money Service Business (MSB) - Level 2 Designation Fee.....	\$400/month
Private ATM Service Provider Account .....	\$75/month

**In-Office Deposit** (*formerly known as Merchant Remote Deposit – MRD*)

Monthly Service with own scanner .....	\$50
Monthly Service with leased scanner .....	\$80
Deposit Correction.....	\$10/deposit
Scanner Purchase .....	Varies

**Legal Process Fee**

Legal Process Fee.....	\$125/each
<i>Includes levy, writ, garnishment, and any other legal document that requires funds to be attached.</i>	

**Mobile Banking**

Mobile Banking Monthly Service Charge .....	No Charge
Enhanced Business Mobile Services, ACH / Wire Review & Approval (each) .....	No Charge

**Mobile Deposit**

Mobile Deposit Monthly Service Charge .....	No Charge
Mobile Deposit Fee .....	\$0.60/deposit

**Night Depository**

Annual Rent .....	\$25
Key Purchase.....	\$10

**Non-Sufficient Funds (NSFs)**

Items Drawn Against Non-Sufficient Funds (NSF) .....	(\$231 daily maximum)
<i>Created by check, in-person withdrawal, ATM withdrawal, or other electronic means</i>	
▪ Overdraft Fee .....	\$33/item
▪ Returned Item Fee .....	\$33/item
Overdraft Transfer Fee .....	\$8/transfer
<i>When funds are transferred to cover an overdraft we may charge you a fee.</i>	
Overdraft Interest Charge .....	A rate of 15% is applied to your average overdraft ledger balance for the monthly statement cycle.

**Other Service Fees**

Endorsement Stamp .....	Varies
Manual Billing .....	\$20/invoice
Medallion Stamp .....	\$15/each
Notary .....	\$15/signature
Plastic Bag, 9x12 .....	\$0.50/each
Plastic Bag, all other sizes .....	\$1/each
Public Account Designation Fee .....	\$50/month
Signature Guarantee .....	\$15/each
Sweep Account Fee .....	\$50/month
Telebank Transfers .....	\$1.50/each
Telephone Transfer, Non-Automated .....	\$4/transfer
Other (third-parties may impose additional charges) .....	Varies

**Positive Pay**

Positive Pay Monthly Service Fee .....	\$20/account
Non-Decisioned Item .....	\$10/each

**Returned Deposited Item**

Returned Deposited Item .....	\$10/each
<i>We charge this fee each time a check or other item that we either cashed for you or accepted for deposit to your account is returned to us unpaid.</i>	
Telephone Notification .....	\$5/call
Item Resubmission .....	\$5/each

**Safe Deposit Box**

Annual Rent .....	Varies By Size
Late Fee, after 30 days delinquent .....	\$10
Key Deposit .....	\$10/box
Drilling Fee .....	\$200

**Statements**

DDA Statement – Special Request .....	\$8/statement per month
<i>Includes duplicate statement, hold statement, multiple statement, interim statement, special mailing instructions.</i>	
Check Images .....	\$5/statement per month
<i>We do not charge for check images provided through online paperless statements if you are enrolled in and agree to this service through online banking.</i>	

**Stop Payment**

Check .....	\$33/each
Electronic Funds Transfer .....	\$33/each
Online Bill Payment .....	\$33/each

**Verification**

Audit Confirmation .....	\$40/each
Verification of Account - Credit Inquiry Fee.....	\$15/each

*This fee is charged for deposit and/or credit account information provided to a third-party at your request.*

**Wire Transfers**

Online Wire Transfer Monthly Service Fee.....	\$35/month
Wire, Incoming-Domestic/Foreign .....	\$15/each
Wire, Outgoing-Domestic .....	\$30/each
Wire, Outgoing-Foreign.....	\$50/each
Wire, Special Handling.....	\$25/each

*This fee is assessed when a wire is processed using non-standard procedures to accommodate a customer's request.*

Wire, Telephone Notification.....	\$5/each
Wire, Email Advice.....	\$5/each
Wire Tracer.....	\$30/each plus expenses

## Glossary

### **Available Balance**

The portion of the ledger balance that the Bank treats as collected based on the Bank's current funds availability schedule.

### **Average Negative Available Balance**

The sum of negative available balances at the close of business each day during the statement cycle divided by the number days in the statement cycle when the available balance is negative.

### **Average Positive Available Balance**

The sum of the positive available balances at the close of business each day during the statement cycle divided by the number days in the statement cycle when the available balance is positive.

### **Earnings Credit**

The calculation of an Earnings Credit is the investable balance multiplied by an earnings credit rate which is set at the Bank's discretion.

### **Investable Balance**

The average of the average positive available balance during the statement cycle less required reserves.

### **Ledger Balance**

The most current record we have of the funds that are in your account.

### **Required Reserves**

The amount of your ledger balance that the Bank has calculated that is required to keep on deposit with the Federal Reserve Bank.

## Contact Us

[www.bankbac.com](http://www.bankbac.com)

### **Customer Service Department**

(877) 226-5820

Monday - Friday: 8am - 6pm

Saturday: 9am - 2pm

### **BAC Community Bank Branch Locations**

#### **Antioch**

1411 A St.  
(925) 776-2200

#### **Brentwood**

740 First St.  
(925) 634-2111

#### **Brentwood Country Club**

2251 Balfour Rd.  
(925) 308-7011

#### **Concord**

2090 Diamond Blvd.  
(925) 609-1970

#### **Discovery Bay**

14804-A Highway 4  
(925) 634-0112

#### **Lodi**

1610 W. Kettleman Ln.  
(209) 367-9400

#### **Modesto**

1625 J St.  
(209) 544-2227

#### **Oakley**

1070 Laurel Rd.  
(925) 625-4990

#### **Stockton**

2001 W. March Ln.  
(209) 473-6859

#### **Stockton Cal-Weber**

517 E. Weber Ave.  
(209) 944-1807

#### **Tracy**

951 N. Central Ave.  
(209) 855-8150