



WELCOME TO BAC COMMUNITY BANK

IMPORTANT INFORMATION GUIDE
for Customers of Central Valley Community Bank in Tracy



BAC Community Bank

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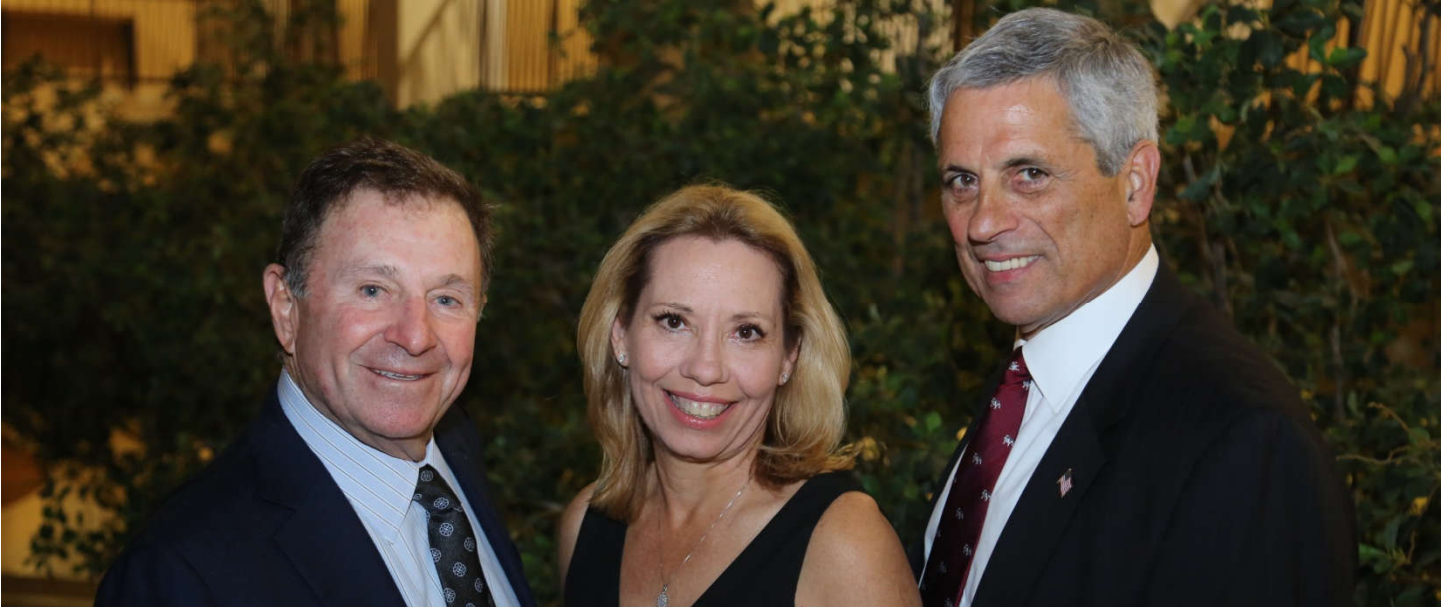
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Welcome to BAC Community Bank

BAC Community Bank, first headquartered in Brentwood, California, now operates 11 branch offices throughout San Joaquin, Stanislaus, and eastern Contra Costa counties and is identified as "one of the strongest financial institutions in the nation" by BauerFinancial, Inc.

The bank is now centrally headquartered in Stockton, California and was recently recognized as "Above-and-Beyond Customer Service" category winner at the Extraordinary Banking Awards.

After providing comprehensive financial and banking services to three counties contiguous to the Delta for more than 50 years, BAC Community Bank opened its full-service branch office in downtown Tracy on May 31, 2016.

BAC Community Bank is made up of a team of local people working to serve local people. "We're a classic community bank, a privately-owned institution serving small to mid-sized area businesses, professionals and individuals with a variety of deposit accounts and loan products," explains Bill Trezza, the bank's chief executive officer.

In addition to full service traditional banking, this family-owned bank provides such cutting edge business banking services as mobile banking with mobile deposit and bill pay, remote deposit capture, positive pay, and lockbox. Consumer offerings include KASASA® deposit accounts, MobiMoney™ debit card manager, mobile banking with mobile deposit and bill pay, as well as person-to-person money transfers through text messaging or email.

Thank you for this opportunity to earn your trust and your business. We look forward to a strong and healthy relationship together.

Ron

Dina

Bill

This guide has been prepared to help answer customer questions related to the recently announced acquisition of accounts held at the Tracy Branch of Central Valley Community Bank. The information in this guide is organized to address issues related that affect all accounts, which appear under the [General Questions](#) heading, followed by ownership-specific items listed beneath the [Personal Accounts](#) and [Business Accounts](#) headings.

GENERAL QUESTIONS

QUICK GLANCE

WHO TO CONTACT

If you need assistance with your accounts, please contact any member of the BAC Community Bank staff at our Tracy Branch by calling **(209) 855-8150** or our Customer Service team in Stockton at **1-877-226-5820**.

**BAC COMMUNITY BANK
PROCESSING CUT-OFF TIMES**

Processing	Cut-Off Time
ATM Deposit	3:00 p.m. (Monday – Friday)
Mobile Deposit	4:00 p.m. (Monday-Friday)
Online Bill Pay	Varies
Online Banking Transfers (Personal accounts)	5:00 p.m. (Monday-Friday)
Online Cash Management Transfers (Business accounts)	4:00 p.m. (Monday-Friday)
Outgoing Wire Transfer, Domestic	12:00 noon (Monday-Friday)
Outgoing Wire Transfer, International	12:00 noon (Monday-Friday)
ACH Origination	4:00 p.m.
Positive Pay Decisioning	11:00 a.m.
Merchant Remote Deposit Capture	5:00 p.m.

**BAC COMMUNITY BANK
DEBIT CARD LIMITS: ATM WITHDRAWALS AND POINT OF SALE (POS) PURCHASES**

Card Type	ATM Withdrawal Limit	Point of Sale (POS) Limit
Personal Debit MasterCard®	\$500 (Daily)	\$1,500 (Daily)
Business Debit MasterCard®	\$500 (Daily)	\$1,500 (Daily)

IMPORTANT DATES & TIMES

Friday, June 15, 2018 6:00 p.m.	The contents of your Central Valley Community Bank safe deposit box need to be removed and the box itself needs to be closed.	
Week of June 25, 2018	You will receive your BAC Community Bank Debit MasterCard by mail and can activate it by telephone. Personalized starter checks and deposit slips for your new BAC Community Bank checking account should be received in the mail.	
Monday, June 25, 2018	Access to your new BAC Community Bank electronic banking services should be available for you to establish Online Banking username and Bill Pay payees.	
Friday, June 29, 2018	June 2018 Business eStatements will be generated for Central Valley Community Bank accounts currently enrolled in this service. (Business accounts only)	
Week of July 2, 2018	Business account paper statements will be mailed for Central Valley Community Bank accounts that currently receive paper statements. (Business accounts only)	
Friday, July 6, 2018 11:59 p.m.	eStatements from Central Valley Community Bank will no longer be available for download. Bill Pay service will no longer be available through Central Valley Community Bank. Please schedule all payments to be completed prior to this deadline. eBills service will no longer be available through Central Valley Community Bank. Please make sure any eBills are changed back to 'paper' prior to this deadline	
Week of July 9, 2018	All Personal accounts will receive a paper statement for their June 2018 account activity by postal mail from Central Valley Community Bank. (Personal accounts only)	
Thursday, July 12, 2018	If you use Quicken, Quick Books, Excel, or any other software to help manage your accounts, make sure to download all available account data for your records by 2:00 p.m.	
Thursday, July 12, 2018 2:00 p.m.	Central Valley Community Bank closes the doors to its Tracy Branch. Your Central Valley Community Bank mobile banking and online banking will no longer work. Your Central Valley Community Bank debit / ATM card will no longer work. Your new BAC Community Bank Debit MasterCard will become functional and can be used after 2:00 p.m.	
<table border="1"> <tr> <td> <p>Card Limits for Thursday, July 12, 2018 Only ATM Withdrawal: \$310; Transactions: \$400; Total Maximum for Day: \$710</p> </td> </tr> </table>		<p>Card Limits for Thursday, July 12, 2018 Only ATM Withdrawal: \$310; Transactions: \$400; Total Maximum for Day: \$710</p>
<p>Card Limits for Thursday, July 12, 2018 Only ATM Withdrawal: \$310; Transactions: \$400; Total Maximum for Day: \$710</p>		
Friday, July 13, 2018 9:00 a.m.	Your new BAC Community Bank accounts will be fully functional.	
Friday, July 13, 2018	Checks, electronic deposits and payments that use your Central Valley Community Bank account will be temporarily re-routed to your new BAC Community Bank account. Please begin to provide your new banking information to issuers of direct deposit (such as payroll, Social Security, etc.) and automatic debits (such as automatic loan payments, gym membership dues, etc.).	
Monday, July 16, 2018	The closing paper statement for your Central Valley Community Bank account will be produced and mailed. (Keep this paper statement since an electronic version of this statement will <u>not</u> be produced.)	
Week of July 30, 2018	Your month-end July 2018 BAC Community Bank account statement will be created and available online as a Paperless Statement (if enrolled for this service) or a paper statement will be mailed to you.	
Wednesday, August 8, 2018	Checks, electronic deposits and payments that use your Central Valley Community Bank account will no longer re-route to your new BAC Community Bank account.	
January 2019	Central Valley Community Bank will send you tax information for activity of each interest-earning account prior to acquisition. BAC Community Bank will send you tax information for activity of each interest-earning account after acquisition.	

TIMELINES

- 1. When will Central Valley Community Bank close their Tracy office?**
Thursday, July 12, 2018 at 2:00 p.m.
- 2. What happens if I need to access my account on Thursday, July 12, 2018 after 2:00 p.m.?**
Your account may still be accessible until 5:00 p.m. by visiting a different branch office of Central Valley Community Bank or by using their BankLine Automated Telephone Banking System at 1-866-455-6638.
- 3. When can I access my deposit accounts through BAC Community Bank?**
You will be able to transact on your BAC Community Bank Debit MasterCard starting Thursday, July 12, 2018 at 2:00 p.m., however full access to your new deposit accounts will be available Friday, July 13, 2018 at 9:00 a.m.

BAC BRANCH LOCATIONS AND HOURS

- 4. Where is BAC Community Bank located in Tracy?**
Our Tracy office is located at 951 North Central Avenue (at the corner of 10th & Central) in downtown Tracy, literally steps away from where you currently bank. This office can be reached by telephone at (209) 855-8150.
- 5. Where are your other offices located?**
Our other full service banking branches are located in Antioch, Brentwood, Concord, Discovery Bay, Lodi, Modesto, Oakley, and Stockton.
- 6. What are the hours of your branches during the week?**
Our branches are open:
Monday-Thursday 9:00* - 5:30
Friday 9:00 - 6:00
*The drive up at our office on March Lane in Stockton opens at 8:30.
- 7. Are any of your branch offices open on the weekends?**
Yes. With the exception of our Modesto, downtown Stockton, and Tracy offices, we are open
Saturday 10:00 - 2:00
- 8. Do you have live 'toll-free' customer service?**
Yes. Our Customer Service Department is accessible by phone at 1-877-226-5820 as follows:
Monday - Friday 8:00 - 6:00
Saturday 9:00 - 2:00

GENERAL ACCOUNT QUESTIONS

- 9. When will my new BAC Community Bank deposit accounts be available for me to use?**
Friday, July 13, 2018 at 9:00 a.m.
- 10. Will my deposit accounts still be FDIC-insured?**
Yes. All deposit accounts held by BAC Community Bank are fully insured by the FDIC up to applicable limits allowed by law.

11. Will my account number remain the same?

Yes.

12. What is the ABA transit routing number for BAC Community Bank?

121125660

13. Can I continue to use my Central Valley Community Bank deposit slips and checks after July 12, 2018?

No. You will be issued a new starter supply of checks and deposit slips with your BAC Community Bank information. Your old checks and deposit slips will no longer be valid after July 12, 2018.

14. When should I stop using my Central Valley Community Bank checks?

July 12, 2018 is the last day that you should use your Central Valley Community Bank checks. We recommend that you avoid issuing any checks from your Central Valley Community Bank account several days prior to July 12, 2018 to allow all of your checks to clear.

15. What should I do with unused Central Valley Community Bank checks and deposit slips?

You should shred your unused checks and deposit slips. If you would prefer, you can bring these items to our BAC Community Bank branch in Tracy and we will shred them for you.

16. Will I need to order a new endorsement stamp for each of my accounts?

BAC Community Bank does not require the use of an endorsement stamp. If you have a need for an endorsement stamp, please contact our Tracy Branch staff at (209) 855-8150 for assistance.

17. What if my Central Valley Community Bank account has outstanding items after Thursday, July 12, 2018, such as checks that I have written or electronic payments that I have authorized?

Starting July 13, 2018 these items will be re-routed to your new BAC Community Bank account until Wednesday, August 8, 2018. After that date, you will need to notify the payee and reissue payment using your new BAC Community Bank account. Our Switch Kits are designed to help in this process.

18. Do you have any materials that can guide me through the account transition process?

Yes. We have enclosed a very comprehensive and easy-to-use Switch Kit available for new customers migrating to BAC Community Bank from a different financial institution. (An electronic version of this document is available online at www.bankbac.com/cvcb.)

19. How will my earned or paid interest be reported to the IRS since my accounts will be with more than one institution during the year of 2018?

For the year ending December 31, 2018, you will receive separate tax reporting for interest earned from or paid to Central Valley Community Bank and interest earned from or paid to BAC Community Bank.

20. Will my Central Valley Community Bank transaction activity for the month of July 2018 be combined with my BAC Community Bank statement?

No. You will receive two separate bank statements for the month of July 2018 – one from Central Valley Community Bank, the other from BAC Community Bank.

21. When will my final Central Valley Community Bank statement be available?

The closing paper statement for your Central Valley Community Bank account will be produced and mailed out July 16, 2018. (Keep this paper statement since an electronic version of this statement will not be produced.)

22. Can I access my final Central Valley Community Bank statement online as an eStatement?

No. All final statements generated by Central Valley Community Bank will be paper statements mailed to your account's mailing address on file at Central Valley Community Bank.

23. When will my first BAC Community Bank statement be available to me?

BAC Community Bank's deposit statements are generated at the end of each month and are usually available online during the first week of the new month. For accounts that receive paper statements, these are mailed shortly after they are produced during the first week of the new month. Electronic Paperless Statements are always received more quickly than mailed paper statements, and are not subject to the safety and security risks of mailed paper statements.

GENERAL ELECTRONIC BANKING QUESTIONS**Direct Deposits and Automatic Payments****24. Will my Direct Deposits and Automatic Payments follow me after July 12, 2018 to my new BAC Community Bank account?**

Starting Friday, July 13, 2018 these items will be temporarily re-routed to your new BAC Community Bank account until Wednesday, August 8, 2018. However, you will need to notify the originators of these transactions of the change to BAC Community Bank within a manner and sufficient amount of time to make sure these transactions are not interrupted. To help make this as easy as possible, with the least likelihood of errors, please use the Switch Kits designed for both Business and Personal accounts available at www.bankbac.com/cvcb.

ATM / Debit Card**25. When will my new BAC Community Bank Debit MasterCard arrive?**

Your new BAC Community Bank Debit MasterCard should arrive during the week of June 25, 2018.

26. When can I activate my new BAC Community Bank Debit MasterCard?

Your new card can be activated upon receipt, simply follow the instructions provided with the card.

27. Will I receive a Personal Identification Number (PIN) for my new BAC Community Bank Debit MasterCard?

No. Cards are activated by customers through their telephone. During activation, you will be asked to create your own unique PIN code for your debit card.

28. Can I start using my BAC Community Bank Debit MasterCard right away?

Cards can be used only after funds are received in your new BAC Community Bank checking account. (Your BAC Community Bank Debit MasterCard should be fully functional and ready for transactions Thursday, July 12, 2018 at 2:00 p.m.)

29. When will my Central Valley Community Bank debit/ATM card no longer work?

Thursday, July 12, 2018 at 2:00 p.m.

30. If I have recurring payments set up with my Central Valley Community Bank debit/ATM card, will these be automatically moved to my new BAC Community Bank Debit MasterCard?

No. The originators of these transactions will need to be notified of the change to BAC Community Bank. To help make this as easy as possible, with the least likelihood of errors, please use the Switch Kits designed for both Business and Personal accounts available at www.bankbac.com/cvcb.

31. Does BAC Community Bank charge a fee if I use an ATM that belongs to a different financial institution?
No.

32. Does BAC Community Bank participate in MoneyPass® or any other surcharge-free ATM network?
BAC Community Bank does not participate in the MoneyPass® network, however, if a consumer debit card is charged a fee by another financial institution when accessing a Kasasa® checking account, those fees will be refunded at the end of the monthly cycle if reward qualifications have been met. Please refer to our *Personal Deposit Accounts Fee & Information Schedule*, our web site at www.bankbac.com/kasasa, or a BAC Community Bank branch staff member for details.

33. Are there any other methods for withdrawing cash from my account without being charged a fee if I am not using a BAC Community Bank ATM?
Many retailers offer the convenience of receiving cash without a fee while making an in-store purchase. This method can eliminate the need of locating an ATM or specific network for withdrawing cash from your account.

34. Can I make a deposit to my account when I am out of the area or not near a BAC Community Bank ATM?
Yes. To make a deposit from virtually anywhere, simply use Mobile Deposit available through our mobile app.

Online Banking and Online Cash Management

35. Will I need to enroll in the Online Banking or Online Cash Management systems of BAC Community Bank before I can access my new account?

Yes.

- Personal Accounts: Online Banking has an easy self-enrollment feature available from the “Log In” menu on any page of our web site.
- Business Accounts: BAC Community Bank will be contacting each business in early May 2018 to explore your online needs and will provide a customized solution for you.

36. Can I enroll in the Online Banking or Online Cash Management systems of BAC Community Bank before my deposit accounts are available for use?

Yes.

- Personal Accounts: The self-enroll feature for Online Banking will be available to you on Monday, June 25, 2018. Having access to our systems early will provide you the opportunity to become familiar with our system and establish Bill Pay payees along with future payments.
- Business Accounts: You will be provided customized access to BAC Community Bank’s online systems on Monday, June 25, 2018, based on the assessment of your online needs in our May 2018 conversations. Having access to our systems early will provide you the opportunity to become familiar with our system and establish Bill Pay payees along with future payments.

37. Can I use the same username for Online Banking or Online Cash Management at BAC Community Bank as I had at Central Valley Community Bank?

- Personal Accounts: The self-enrollment feature of our standard Online Banking allows you to create your username based on the following criteria:
 - Username is not already assigned to someone else
 - Username is up to 14 characters long
- Business Customers: Business customers will be provided instructions regarding usernames and passwords based on the systems identified to best meet their online needs.

38. Will my account activity from Central Valley Community Bank follow me to BAC Community Bank so that I can see historical activity that occurred on my old account before July 12, 2018?

No. Access to your new Online Banking or Online Cash Management will only show transactions processed by BAC Community Bank from the time your account became active at BAC Community Bank.

39. How long will I have access to my account transaction data through the Central Valley Community Bank online banking systems?

Access will be discontinued at 2:00 p.m. on Thursday, July 12, 2018.

40. Do I need to take any special action if I typically import my account transaction data into recordkeeping software such as Quicken or QuickBooks or spreadsheet software such as Microsoft Excel?

Yes. Be sure to download and import your Central Valley Community Bank transaction data on July 12, 2018 prior to 2:00 p.m. to make sure you successfully capture your available account data from Central Valley Community Bank.

Paperless Statements

41. How long will I have access to my eStatements on the Central Valley Community Bank online banking site?

Access to your Central Valley Community Bank eStatements will end Friday, July 6, 2018 at 11:59 p.m.

42. If I had eStatements with my Central Valley Community Bank accounts, will I be automatically enrolled to receive electronic Paperless Statements on the BAC Community Bank system?

No. A quick and simple enrollment for Paperless Statements will need to be completed after logging in to Online Banking or Online Cash Management through the BAC Community Bank web site.

Mobile Banking

43. Will I still have access to my account activity through the Central Valley Community Bank mobile banking app after July 12, 2018?

No. Access will be discontinued at 2:00 p.m. on Thursday, July 12, 2018.

44. How do I gain access to the BAC Community Bank mobile banking apps?

The easiest way is to visit www.bankbac.com/mobile or search "BankBAC" on either the Apple AppStore or Google Play.

45. Which BAC mobile banking app is the right one for me?

- *Business Mobile Banking* is for customers who subscribe to Online Cash Management.
- *Personal Mobile Banking* is for all other customers, both consumers and commercial entities.

46. Can I make a deposit through the BAC mobile app?

Yes. Mobile Deposit is available through both our *Personal Mobile Banking* and our *Business Mobile Banking* apps. (Some business accounts may have additional fees, please refer to the *Business Deposit Accounts Fee & Information Schedule*. Message and data rates may apply based on your plan with your mobile carrier.)

Bill Pay

47. Will my payees and bill payment history carry-over from Central Valley Community Bank?

No. It will be necessary to establish your payees on the BAC Community Bank system in order to use our Bill Pay service.

48. Can I establish my Bill Pay payees and schedule future payments through BAC Community Bank before my deposit accounts are available for use?

Yes.

- **Personal Accounts:** The self-enroll feature for Online Banking will be available to you on Monday, June 25, 2018. Having access to our systems early will provide you the opportunity to become familiar with our system and establish Bill Pay payees along with future payments.
- **Business Accounts:** You will be provided customized access to BAC Community Bank’s online systems on Monday, June 25, 2018, based on the assessment of your online needs in our May 2018 conversations. Having access to our systems early will provide you the opportunity to become familiar with our system and establish Bill Pay payees along with future payments.

49. Can I make payments through the BAC Community Bank mobile banking app?

Yes, our Personal Mobile Banking app also supports the ability to create payees directly from your device. However, our Business Mobile Banking app does not currently have this feature.

50. Do I need to take any special actions if I currently use eBills through my Central Valley Community Bank accounts?

On July 6, 2018 the eBills service will no longer be available through Central Valley Community Bank. Please make sure any eBills are changed back to ‘paper’ prior to this deadline. These can be re-established as eBills through your BAC Community Bank online Bill Pay.

Incoming Wire Transfers

51. What information do I need to provide for an Incoming Wire Transfer to my BAC Community Bank account?

INCOMING DOMESTIC WIRE	INCOMING INTERNATIONAL WIRE
<p>Beneficiary Bank: BAC Community Bank</p> <p>Routing Number: 121125660</p> <p>Beneficiary Customer: Provide Name / Names</p> <p>Beneficiary Account Number: Provide Account Number</p>	<p>U.S. Correspondent Bank: Union Bank NA Los Angeles</p> <p>Union Bank Routing Number: 122000496</p> <p>Union Bank Swift Code: BOFCUS33MPK</p> <p>Beneficiary Bank: BAC Community Bank</p> <p>Beneficiary Account Number: 2760630481</p> <p>For Further Credit To: BAC’s Customer Name and Account Number</p>

CERTIFICATES OF DEPOSIT (INCLUDING IRAs)**52. Will the rate and term of my Central Valley Community Bank certificates of deposit be honored by BAC Community Bank?**

Yes. The interest rate and maturity date of your Central Valley Community Bank certificates of deposit will be honored up to the date the certificate matures.

53. Will my certificate of deposit from Central Valley Community Bank automatically renew at maturing?

No. All certificates of deposit held at BAC Community Bank as a result of the acquisition from Central Valley Community Bank deposits will have a single maturity and not automatically renew. At maturity, these funds will be available for you to move into a BAC Community Bank certificate of deposit or other investment account as you see fit.

SAFE DEPOSIT BOXES**54. Will my safe deposit box and its contents be automatically moved to BAC Community Bank?**

No. Central Valley Community Bank will contact each of its Tracy branch safe deposit box holders for them to close these boxes and remove box content by June 15, 2018.

55. What if I still need a safe deposit box?

The Tracy branch of BAC Community Bank has a limited supply of safe deposit boxes available on a first come first served basis. Please contact our Tracy Branch staff if you are interested in reserving one of these boxes for your use.

PERSONAL ACCOUNTS

PERSONAL CHECKING ACCOUNTS

1. Will my personal checking account remain in the same plan offered by Central Valley Community Bank?

No. BAC Community Bank offers a different variety of personal checking accounts than Central Valley Community Bank. During the transition, we will establish a new BAC Community Bank checking based on your current plan as shown:

CVCB Simplicity Checking	BAC Select Checking	<ul style="list-style-type: none"> - No monthly fee - No minimum balance - Unlimited check writing
CVCB Secure Checking	BAC Select Checking	<ul style="list-style-type: none"> - No monthly fee - No minimum balance - Unlimited check writing
CVCB Relationship Interest Checking	BAC Select Interest Checking	<ul style="list-style-type: none"> - \$11 monthly service fee - \$1,500 minimum balance to waive monthly service fee - Unlimited check writing
CVCB Private Checking	BAC Select Interest Checking	<ul style="list-style-type: none"> - \$11 monthly service fee - \$1,500 minimum balance to waive monthly service fee - Unlimited check writing

2. Does BAC Community Bank offer any other free checking accounts?

Yes. Our Kasasa® reward checking accounts are also free of monthly service charges, with no minimum balance requirements. These accounts actually earn a monthly reward based on use. Please see our *Personal Deposit Accounts Fee & Information Schedule* for all the details.

3. Does BAC Community Bank offer reward accounts?

Yes, we offer a variety of free consumer deposit accounts that are eligible to earn monthly rewards. The rewards range from high yielding interest, cash back on debit card purchases, and refunds for online purchases through iTunes®, Google Play, and Amazon.com.

For complete details on rewards, qualifications, and limitations, please talk with one of our staff members, refer to our *Personal Deposit Account Fee & Information Schedule*, or visit our web site at www.bankbac.com/kasasa.

4. Can I change my Select Checking or Select Interest Checking account to a free Kasasa® reward checking account instead?

Yes. After we open your BAC Select Checking or Select Interest Checking, just let us know you would prefer a free Kasasa® account instead. Choose your preferred reward, and we will take care of the rest.

	Kasasa Cash®	Kasasa Cash Back®	Kasasa Tunes®
Good for you if...	You want a free checking account that pays really high interest.	You want a free checking account that pays you cash back for making debit card purchases.	You want a free checking account that give you refunds for iTunes®, Google Play™, or Amazon.com® purchases.
Interest	Earn 0.05% APY if reward qualifications are not met*	None	None
Rewards*	<ul style="list-style-type: none"> • Earn 2.00% APY* on balances up to \$10,000 • 0.25% interest on portion of balance above \$10,000. • Earn 2.00%-0.41% APY* on balances over \$10,000, depending on balance in account* 	<ul style="list-style-type: none"> • Get 3.00% cash back on qualifying debit card purchases up to \$250 (maximum \$7.50 cash back per monthly qualification cycle) 	<ul style="list-style-type: none"> • Earn up to \$6 in refunds for iTunes®, Google Play™ and/or Amazon.com® (must be redeemed within 30 days)
Qualifications (Each monthly qualification cycle)	<ul style="list-style-type: none"> • Have at least 12 debit card purchases post and settle • Be enrolled in and log in to online banking or mobile banking • Be enrolled in and agree to receive paperless statements 	<ul style="list-style-type: none"> • Have at least 12 debit card purchases post and settle • Be enrolled in and log in to online banking or mobile banking • Be enrolled in and agree to receive paperless statements 	<ul style="list-style-type: none"> • Have at least 12 debit card purchases post and settle • Be enrolled in and log in to online banking or mobile banking • Be enrolled in and agree to receive paperless statements
Refunds on ATM fees nationwide*	Yes, up to \$20 per qualification cycle (maximum \$4.99 per transaction)	Yes, up to \$20 per qualification cycle (maximum \$4.99 per transaction)	Yes, up to \$20 per qualification cycle (maximum \$4.99 per transaction)
Monthly Service Charge	None	None	None

There are no recurring monthly service charges or fees to open or close this account.

See pages 20 and 21 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.**

*APY = Annual Percentage Yield. Interest rate is accurate as of April 18, 2018. Rates and rewards are variable. At any time and at the discretion of BAC Community Bank rates, qualifications, and rewards may change after account is opened. Fees may reduce earnings. Refer to our Personal Deposit Accounts Fee & Information Schedule for additional information.

	Select Checking	Select Interest Checking
Good for you if...	You want a basic checking account that does not earn interest.	You want a checking account that offers competitive interest and several ways to avoid the monthly service charge.
Interest	None	Earn 0.01% APY*
Rewards	None	None
Qualifications (Each monthly qualification cycle)	None	None
Refunds on ATM fees nationwide*	None	None
Monthly Service Charge	None	\$11 No monthly maintenance fee when you meet the following requirements each statement cycle: <ul style="list-style-type: none"> Maintain a minimum balance in this account of \$1,500 OR <ul style="list-style-type: none"> Maintain a \$10,000 balance in a linked savings account*

See pages 20 and 21 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.**

*APY = Annual Percentage Yield. Interest rate is accurate as of April 18, 2018. Rates and rewards are variable. At any time and at the discretion of BAC Community Bank rates, qualifications, and rewards may change after account is opened. Fees may reduce earnings. Refer to our Personal Deposit Accounts Fee & Information Schedule for additional information.

PERSONAL SAVINGS ACCOUNTS

5. Will my personal savings account remain in the same plan offered by Central Valley Community Bank?

No. BAC Community Bank offers a different variety of personal savings accounts than Central Valley Community Bank. During the transition, we will establish a new BAC Community Bank savings accounts based on your current plan as shown:

CVCB Regular Savings	BAC Select Savings	<ul style="list-style-type: none"> - \$3 monthly service fee - \$400 minimum balance to waive monthly service fee
CVCB Minor Savings	BAC Minor Savings	<ul style="list-style-type: none"> - \$4 monthly service fee (once minor reaches age 19) - No minimum balance
CVCB CUTMA Savings	BAC Select Savings	<ul style="list-style-type: none"> - \$3 monthly service fee - \$400 minimum balance to waive monthly service fee
CVCB Holiday Club	BAC Holiday Club	<ul style="list-style-type: none"> - No monthly fee - No minimum balance
CVCB Money Market	BAC Select Money Market	<ul style="list-style-type: none"> - \$15 monthly service fee - \$2,500 minimum balance to waive monthly service fee
CVCB Premium Money Market	BAC Select Money Market	<ul style="list-style-type: none"> - \$15 monthly service fee - \$2,500 minimum balance to waive monthly service fee

6. Does BAC Community Bank offer any other free savings accounts?

Yes. Our Kasasa® Saver is free of monthly service charges, with no minimum balance requirements. This account needs to be linked to a free Kasasa checking account and earns a monthly reward based on the use of the linked Kasasa checking. Please see our *Personal Deposit Accounts Fee & Information Schedule* for all the details.

	Kasasa Saver®	Select Savings	Select Money Market
Good for you if...	You have a Kasasa Cash® or Kasasa Cash Back® account — you can link your Kasasa Saver for automatic savings!	You want a simple savings account with competitive interest.*	You want tiered interest rates and need only limited access to your funds as they grow.
Interest	Earn 0.05% APY if reward qualifications are not met*	Varies	Varies
Rewards	<ul style="list-style-type: none"> • Earn 0.50% APY* on balances up to \$10,000 • Earn 0.50%-0.27% APY on balances over \$10,000, depending on balance in account* 	None	None
Qualifications (Each monthly qualification cycle)	<p>To earn your rewards, simply do the following on your linked Kasasa Cash® or Kasasa Cash Back® checking account each monthly qualification cycle:</p> <ul style="list-style-type: none"> • Have at least 12 debit card purchases post and settle • Be enrolled in and log in to online banking or mobile banking • Be enrolled in and agree to receive paperless statements 	None	None
Monthly Service Charge	None	\$3 <ul style="list-style-type: none"> • Maintain a \$400 monthly balance to avoid the service charge 	\$15 <ul style="list-style-type: none"> • Maintain a \$2,500 monthly balance to avoid the service charge

See pages 20 and 21 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.**

*APY = Annual Percentage Yield. Interest rate is accurate as of April 18, 2018. Rates and rewards are variable. At any time and at the discretion of BAC Community Bank rates, qualifications, and rewards may change after account is opened. Fees may reduce earnings. Refer to our Personal Deposit Accounts Fee & Information Schedule for additional information.

	BAC Minor Savings	BAC Holiday Club
Good for you if...	You are under age 19 with a parent or guardian as joint accountholder.	You need a savings account to get a head start on holiday shopping Automatic deductions are made monthly from your designated checking account ongoing January of each year through December
Interest	Yes	Yes
Monthly Service Charge	None \$4 (once minor reaches 19 years of age)	None

See pages 20 and 21 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.**

**APY = Annual Percentage Yield. Interest rate is accurate as of April 18, 2018. Rates and rewards are variable. At any time and at the discretion of BAC Community Bank rates, qualifications, and rewards may change after account is opened. Fees may reduce earnings. Refer to our Personal Deposit Accounts Fee & Information Schedule for additional information.*

OTHER PERSONAL ACCOUNT SERVICES AND FEES

7. Does BAC Community Bank offer a demand deposit loan?

Yes. To apply, please contact Chanda Shobert at (209) 473-5991 or chanda.shobert@bankbac.com.

8. Does BAC Community Bank offer overdraft privilege?

Yes. If you would like this benefit to be available for your personal checking account, please contact our Tracy Branch staff at (209) 855-8150 for assistance.

9. Can I use my BAC Community Bank personal savings account as overdraft protection for my BAC Community Bank personal checking account?

Yes. If you would like this benefit to be available for your personal checking account, please contact our Tracy Branch staff at (209) 855-8150 for assistance.

10. Does BAC Community Bank offer any Identity Theft Protection service?

Not at this time. If you currently use this service from Central Valley Community Bank, you will need to obtain this service independently.

Personal Service Fees

(Effective March 1, 2018)

Account Services

Cashier's Check.....	\$8/each
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 Copy – Archived Paid Check (front and back).....	\$5/each
Check Images.....	\$5/statement
<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>	
Check Printing.....	Varies
Coin Deposited, subject to count.....	\$10/bag
Copy Services.....	\$1.50/page
Counter Checks.....	\$0.50/each
Fax Service.....	\$3/page
Foreign Currency.....	\$25/order
Hold Statement Fee.....	\$5/month
Legal Process Fee.....	\$125/each
<i>Includes levy, writ, garnishment, and any other legal document that requires funds to be attached.</i>	
Medallion Stamp.....	\$15/each
Notary.....	\$15/signature
Research Time (1 hour minimum).....	\$40/hour
Signature Guarantee.....	\$15/each
Telebanking Transfers.....	\$1.50/each
Telephone Transfers, Non-Automated.....	\$4/transfer
Verification of Account - Credit Inquiry Fee.....	\$15/each
<i>This fee is charged for deposit and/or credit account information provided to a third-party at your request.</i>	

Bill Payment

Online Bill Pay Rush Payment, if available for specified payee.....	\$14.95/each
Online Bill Pay Same Day Check, if available for specified payee.....	\$9.95/each
Online Bill Pay Account to Account Outbound Transfer.....	\$1.50/each
Online Bill Pay Person-to-Person Payments (Popmoney®).....	\$1.50/each
Online Bill Pay Stop Payment.....	\$33/each
eGreeting.....	\$0.25/each

Collection

Domestic - Incoming/Outgoing.....	\$25/each
Foreign - Incoming/Outgoing.....	Varies

Debit Card Services

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

Night Depository

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

Non-Sufficient Funds (NSFs)

Items Drawn Against Non-Sufficient Funds (NSF)

Created by check, in-person withdrawal, ATM withdrawal, or other electronic means

- Overdraft Fee
 - Returned Item Fee
- (\$132 daily maximum)

Overdraft Transfer Fee

When funds are transferred to cover an overdraft we may charge you a fee.

Returned Deposited Item

Returned Deposited Item.....

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.

Telephone Notification.....

Item Resubmission

Safe Deposit Box

Annual Rent.....

Late Fee, after 30 days delinquent.....

Key Deposit.....

Drilling Fee.....

Stop Payment

Check

Electronic Funds Transfer (ACH Revocation / Reversal)

Online Bill Payment

Wire Transfers

Wire, Incoming-Domestic/Foreign

Wire, Outgoing-Domestic

Wire, Outgoing-Foreign.....

Wire, Special Handling.....

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

Wire, Telephone Notification.....

Wire, Email Advice.....

Wire Tracer.....

BUSINESS ACCOUNTS

BUSINESS CHECKING ACCOUNTS

1. Will my business checking account remain in the same plan offered by Central Valley Community Bank?

No. BAC Community Bank offers a different variety of business checking accounts than Central Valley Community Bank. During the transition, we will establish your new BAC Community Bank checking account based on your current plan and average account balance as shown:

CVCB Business Checking (if average balance < \$25,000)	BAC Commerce 100	<ul style="list-style-type: none"> – \$10 monthly service fee – \$2,500 minimum balance to waive monthly service fee – Includes 100 transactions/mo.
CVCB Business Checking (if average balance < \$35,000)	BAC Commerce 200	<ul style="list-style-type: none"> – \$25 monthly service fee – \$25,000 minimum balance to waive monthly service fee – Includes 200 transactions/mo.
CVCB Business Checking (if average balance > \$35,000)	BAC Commerce 500	<ul style="list-style-type: none"> – \$35 monthly service fee – \$35,000 minimum balance to waive monthly service fee – Includes 500 transactions/mo.
CVCB Business Interest Checking (if average balance < \$40,000)	BAC Commerce 200 with Interest	<ul style="list-style-type: none"> – \$30 monthly service fee – \$30,000 minimum balance to waive monthly service fee – Includes 200 transactions/mo.
CVCB Business Interest Checking (if average balance > \$40,000)	BAC Commerce 500 with Interest	<ul style="list-style-type: none"> – \$40 monthly service fee – \$40,000 minimum balance to waive monthly service fee – Includes 500 transactions/mo.
CVCB Non-Profit Checking (if average balance < \$30,000)	BAC Commerce 100	<ul style="list-style-type: none"> – \$10 monthly service fee – \$2,500 minimum balance to waive monthly service fee – Includes 100 transactions/mo.
CVCB Non-Profit Checking (if average balance < \$40,000)	BAC Commerce 200 with Interest	<ul style="list-style-type: none"> – \$30 monthly service fee – \$30,000 minimum balance to waive monthly service fee – Includes 200 transactions/mo.
CVCB Non-Profit Checking (if average balance > \$40,000)	BAC Commerce 500 with Interest	<ul style="list-style-type: none"> – \$40 monthly service fee – \$40,000 minimum balance to waive monthly service fee – Includes 500 transactions/mo.

Please refer to our *Business Accounts Fee & Information Schedule* for further account details, features, limitations, and fees.

	Commerce 100	Commerce 200	Commerce 500
Overview	Ideal for a business that makes few deposits and writes minimal checks in each statement cycle.	Designed for businesses with occasional deposits and moderate check writing.	Developed to meet the needs of medium sized businesses with a higher volume of deposits and checks.
Earns Interest	No	No	No
Monthly Transactions* included at no extra charge	100 or less per monthly cycle	200 or less per monthly cycle	500 or less per monthly cycle
Transaction Fee for additional items during statement cycle	25¢ each	25¢ each	25¢ each
Cash Deposits at no extra charge	<ul style="list-style-type: none"> • \$5,000 or less per deposit • Additional cash deposits: 15¢ per \$100 	<ul style="list-style-type: none"> • \$5,000 or less per deposit • Additional cash deposits: 15¢ per \$100 	<ul style="list-style-type: none"> • \$5,000 or less per deposit • Additional cash deposits: 15¢ per \$100
Monthly Service Charge	\$10	\$25	\$35
Minimum Average Monthly Balance to Waive Monthly Service Charge	\$2,500	\$25,000	\$35,000

Money Service Business and Private ATM Service Provider accounts not eligible.

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 27-31 for other fees that may apply to this account.

Other terms and conditions may apply. Refer to the *Business Deposit Accounts Fee & Information Schedule*, the *Truth in Savings Disclosure* and *Your Deposit Account Agreement & Disclosure* for additional information.

*Transaction- refers to any combination of deposits (except mobile), deposited items (transit only), paid items, including paper and electronic.

	Commerce 200 with Interest	Commerce 500 with Interest
Overview	A great interest-earning account for a sole proprietor or non-profit organization with moderate transaction activity.	Medium sized sole proprietors or non-profit organizations enjoy the features of Commerce 500 <i>and earn interest.</i>
Earns Interest	Yes (See current rate sheet. Minimum balance may apply.)	Yes (See current rate sheet. Minimum balance may apply.)
Monthly Transactions* included at no extra charge	200 or less per monthly cycle	500 or less per monthly cycle
Transaction Fee for additional items during statement cycle	25¢ each	25¢ each
Cash Deposits at no extra charge	<ul style="list-style-type: none"> • \$5,000 or less per deposit • Additional cash deposits: 15¢ per \$100 	<ul style="list-style-type: none"> • \$5,000 or less per deposit • Additional cash deposits: 15¢ per \$100
Monthly Service Charge	\$30	\$40
Minimum Average Monthly Balance to Waive Monthly Service Charge	\$35,000	\$40,000

Money Service Business and Private ATM Service Provider accounts not eligible.

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 27-31 for other fees that may apply to this account.

Other terms and conditions may apply. Refer to the *Business Deposit Accounts Fee & Information Schedule*, the *Truth in Savings Disclosure* and *Your Deposit Account Agreement & Disclosure* for additional information.

*Transaction- refers to any combination of deposits (except mobile), deposited items (transit only), paid items, including paper and electronic.

BUSINESS SAVINGS ACCOUNTS

2. Will my business savings account remain in the same plan offered by Central Valley Community Bank?

No. BAC Community Bank offers a different variety of business savings accounts than Central Valley Community Bank. During the transition, we will establish a new BAC Community Bank savings account based on your current plan as shown:

<p>CVCB Business Savings</p>	<p>BAC Commerce Savings</p>	<ul style="list-style-type: none"> - \$5 monthly service fee - \$500 average monthly balance to waive monthly service fee
<p>CVCB Business Money Market Savings</p>	<p>BAC Commerce Money Market</p>	<ul style="list-style-type: none"> - \$15 monthly service fee - \$2,500 average monthly balance to waive monthly service fee
<p>CVCB Business Premium Money Market Savings</p>	<p>BAC Commerce Money Market</p>	<ul style="list-style-type: none"> - \$15 monthly service fee - \$2,500 average monthly balance to waive monthly service fee

	Commerce Savings	Commerce Money Market
Overview	This no-nonsense business savings account.	Designed for businesses that maintain higher balances.
Earns Interest	Yes, variable rate. (See current rate sheet. Minimum balance may apply.)	Yes, variable rate. (See current rate sheet. Minimum balance may apply.)
Deposited Items ^{1,3} Included at no extra charge	First 20 per month No charge	First 20 per month No charge
Transaction Fee for additional items during statement cycle	25¢ each	25¢ each
Cash Deposits at no extra charge	<ul style="list-style-type: none"> • \$5,000 or less per deposit • Additional cash deposits: 15¢ per \$100 	<ul style="list-style-type: none"> • \$5,000 or less per deposit • Additional cash deposits: 15¢ per \$100
Excess Activity Fee ^{1,2}	\$15 per Debit	\$15 per Debit
Monthly Service Charge	\$5	\$15
Minimum Average Monthly Balance to Waive Monthly Service Charge	\$500	\$2,500

See pages 27-31 for other fees that may apply to this account.

Other terms and conditions may apply. Refer to the *Business Deposit Accounts Fee & Information Schedule*, the *Truth in Savings Disclosure* and *Your Deposit Account Agreement & Disclosure* for additional information.

¹ No more than 6 transfers or withdrawals of the following type are permitted during your monthly statement cycle:

- Payments to third parties by check, draft, debit card or other similar transactions
- Transfers by telephone using our automated telephone system or speaking with a bank employee on the telephone
- Transfers of payments through online, mobile and text banking (including Bill Payment)
- Pre-authorized or automatic 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 types of deposits.

² If excess activity occurs on more than an occasional basis, the Bank may be required to convert the account to a checking account or close the account.

³ A Deposited Item refers to any combination of deposits (except mobile) and deposited items (transit only), including paper and electronic.

OTHER BUSINESS ACCOUNT SERVICES AND FEES

3. **Does BAC Community Bank offer a demand deposit loan for business accounts?**
Yes. To apply, please contact Chanda Shobert at 209-473-5991 or chanda.shobert@bankbac.com.
4. **Does BAC Community Bank offer overdraft privilege for business accounts?**
No.
5. **Can I use my BAC Community Bank business savings account as overdraft protection for my BAC Community Bank business checking account?**
Yes. If you would like this benefit to be available for your business checking account, please contact our Tracy Branch staff at (209) 855-8150 for assistance.

Business Service Fees

(Effective March 1, 2018)

Account Research	
Research Time (1 hour minimum).....	\$40/hour
ACH Origination Fees	
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>	
Bill Payment	
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
Cash Management	
Online Cash Management Monthly Service Fee.....	\$50/month
Cashier's Check	
Cashier's Check.....	\$8/each
Checks	
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	\$0.50/each
Check Copy – Archived Paid Check (<i>front and back</i>).....	\$5/each

Coin / Currency

Coin Ordered - Rolled.....	\$0.15/roll
Coin Ordered - Boxed.....	\$4/box
Currency Ordered.....	\$1.50/per \$1,000
Coin Deposited, <i>subject to count</i>	\$10/bag
Foreign Currency.....	\$25/order
Cash Vault Services.....	Varies

Collection

Domestic - Incoming/Outgoing.....	\$25/each
Foreign - Incoming/Outgoing.....	Varies

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

Document Copy

Self Service Request.....	No Charge
<i>We do not charge for you to access online copies of checks, deposits, or statements.</i>	
Check Copy (<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

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>	

Lockbox

Set Up Fee

Standard Box (with A/R file output)	\$600
Standard Box	\$250
Related Account (each account)	\$150/account

Monthly Maintenance

First Account	\$100
Related Account (each account)	\$75/account

Website Access

First Account	\$100
Related Account (each account)	\$35/account

Other Fees

Retail Transaction.....	\$0.25/each, \$50 minimum
Multiple Coupons.....	\$0.15/coupon
Hand Keyed Capture Fields	\$0.15/field
Basic Wholesale Transaction	\$0.35/transaction, \$100 minimum
Additional Field	\$0.15/field
Additional Page	\$0.15/page
Non-Check Transaction.....	\$0.15/item
Correspondence.....	\$0.15/page
Exception Item Processing (online)	\$0.25/payment
SFTP Transmission (per lockbox/month)	\$35/month per lockbox
Post Office Box Fees	Varies
CD/DVD - 2 Weeks of Information.....	\$25/each
CD/DVD - 1 Month of Information.....	\$35/each
Custom Image File Output.....	\$200/hour, maximum \$2,000/file
Custom Image File Creation (setup)	\$200/hour (quoted in advance)
Custom Report (option)	\$200/hour, maximum \$1,000/file
Custom Report Creation (setup)	\$200/hour, maximum \$1,000/setup
Custom A/R Output (after initial setup)	\$200/hour, maximum \$1,000/file
Custom Output File Programming (setup).....	\$200/hour, maximum \$2,000/setup
Custom Handling Request (reassembly, stapling, printing, shipping, etc.)	Available upon request
Custom Sorting or Processing	Available upon request

Merchant Remote Deposit

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

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)

Created by check, in-person withdrawal, ATM withdrawal, or other electronic means

- Overdraft Fee \$33/item
- Returned Item Fee \$33/item

Overdraft Transfer Fee

When funds are transferred to cover an overdraft we may charge you a fee.\$8/transfer

Other Service Fees

Endorsement Stamp	Varies
Manual Billing	\$20/invoice
Medallion Stamp	\$15/each
Money Service Business (MSB) Application Fee.....	\$100/each
Money Service Business (MSB) Designation Fee.....	\$75/month
Notary	\$15/signature
Plastic Bag, 9x12.....	\$0.50/each
Plastic Bag, all other sizes.....	\$1/each
Private ATM Service Provider Account	\$75/month
Public Account Designation Fee.....	\$50/month
Signature Guarantee	\$15/each
Telebank Transfers.....	\$1.50/each
Telephone Transfer, Non-Automated	\$4/each
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
<i>Includes duplicate statement, hold statement, multiple statement, interim statement, special mailing instructions.</i>	
Check Images.....	\$5/statement
<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
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

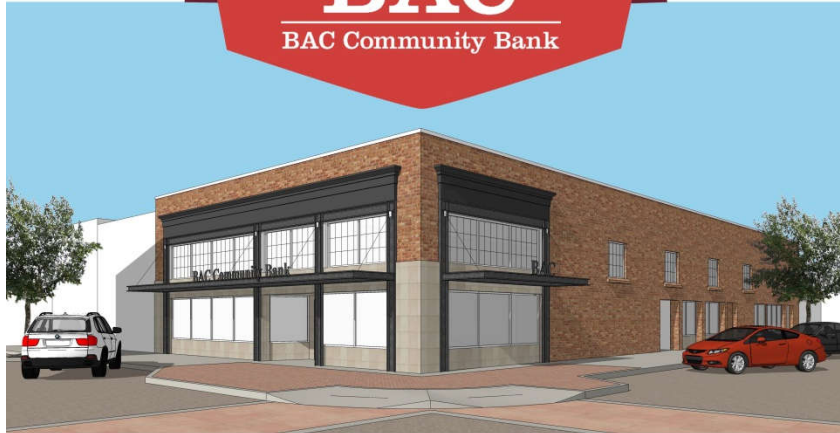
Online Wire Transfer Monthly Service Fee.....	\$35/month
Wire, Incoming-Domestic/Foreign	\$15/each
Wire, Outgoing-Domestic	\$30/each
Wire, Outgoing-Foreign.....	\$50/each
Wire, Special Handling.....	\$25/each

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

BAC

BAC Community Bank



951 North Central Avenue (@ 10th Street)

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

Customer Service Department

(877) 226-5820

Monday - Friday: 8am - 6pm

Saturday: 9am - 2pm

www.bankbac.com