



PERSONAL DEPOSIT ACCOUNTS

Fee and Information Schedule

[Effective March 1, 2018]



BAC Community Bank

www.bankbac.com | 1-877-226-5820



Contact Us

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

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 deposit accounts with the 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 an additional service the Bank offers that is 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.

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Kasasa[®] Deposit Accounts

	Kasasa Cash	Kasasa Cash Back
Minimum Opening Deposit	\$100	\$100
Monthly Service Charge	None	None
Rewards*	2.00% APY* on balances up to \$10,000. 0.25% interest on portion of balance above \$10,000. 2.00%-0.41% APY* on balances over \$10,000, depending on account balance.*	3.00% cash back on qualifying debit card purchases up to \$250 (maximum \$7.50 cash back per monthly qualification cycle)
Refunds on ATM fees nationwide*	Up to \$20 per monthly qualification cycle (maximum \$4.99 per transaction)	Up to \$20 per monthly qualification cycle (maximum \$4.99 per transaction)
Minimum Balance Requirement	None	None
Interest*	0.05% APY* if reward not earned during monthly qualification cycle.	None

STANDARD FEATURES

- No monthly service charge
- No minimum balance requirement
- Unlimited check writing
(only applies to checking accounts)
- Online banking with bill pay
- Mobile banking with mobile deposit
- Paperless statements
- Debit card

QUALIFICATIONS TO EARN REWARDS*

To earn your rewards, simply complete the following activities and transactions in your Kasasa checking account during each monthly qualification cycle:

- At least 12 debit card purchases
- Be enrolled in and agree to receive paperless statements
- Be enrolled in and log into online banking or mobile banking

If you don't qualify during the cycle, don't worry. There's still no monthly service charge. Plus you can get back to earning your full rewards the very next monthly qualification cycle!

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

See pages 12 and 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.*

**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 pages 6-7 for additional information.*

Kasasa® Deposit Accounts

	Kasasa Tunes	Kasasa Saver* Requires link to Kasasa Cash or Kasasa Cash Back
Minimum Opening Deposit	\$100	\$25
Monthly Service Charge	None	None
Rewards*	Earn up to \$6 in refunds for iTunes®, Google Play® and/or Amazon.com® (must be redeemed within 30 days) Sign-up bonus: Earn \$20 grant towards iTunes®, Google Play® and/or Amazon.com® (expires after 60 days)	0.50% APY* on balances up to \$10,000. 0.25% interest on portion of balance above \$10,000. 0.50%-0.27% APY* on balances over \$10,000, depending on account balance.*
Refunds on ATM fees nationwide*	Up to \$20 per monthly qualification cycle (maximum \$4.99 per transaction)	None
Minimum Balance Requirement	None	None
Interest*	0.05% APY* if reward not earned during monthly qualification cycle.	0.05% APY* if reward not earned during monthly qualification cycle.

STANDARD FEATURES

- No monthly service charge
- No minimum balance requirement
- Unlimited check writing (only applies to checking accounts)
- Online banking with bill pay
- Mobile banking with mobile deposit
- Paperless statements
- Debit card

QUALIFICATIONS TO EARN REWARDS*

To earn your rewards, simply complete the following activities and transactions in your Kasasa checking account during each monthly qualification cycle:

- At least 12 debit card purchases
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If you don't qualify during the cycle, don't worry. There's still no monthly service charge. Plus you can get back to earning your full rewards the very next monthly qualification cycle!

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Kasasa[®] Frequently Asked Questions

What is APY?

APY = Annual Percentage Yield. APY calculations are based on an assumed total account balance of \$10,000 plus \$100,000. Information and APYs are accurate as of 4/1/2015.

When Qualifications Are Met

- Kasasa Cash When **NOT** Linked with Kasasa Saver:
Balances up to \$10,000 receive APY of 2.00% (based on an interest rate of 1.98%); and balances over \$10,000 earn 0.25% interest rate on the portion of balance over \$10,000, resulting in a range from 2.00% to 0.41% APY depending on the account's balance.
- Kasasa Cash When **LINKED** with Kasasa Saver:
Balances up to \$10,000 receive APY of 1.98% (based on an interest rate of 1.98%); and balances over \$10,000 earn 0.25% interest rate on the portion of balance over \$10,000, resulting in a non-compounding range from 1.98% to 0.25% APY depending on the account's balance.
- Kasasa Saver Linked With Kasasa Checking:
Balances up to \$10,000 receive APY of 0.50%; and balances over \$10,000 earn 0.25% interest rate on the portion of balance over \$10,000, resulting in a range from 0.50% to 0.27% APY depending on the account's balance.

*When Qualifications Are **NOT** Met*

- Kasasa Cash and Kasasa Saver
All balances earn 0.05% APY based on an interest rate of 0.05%.

What is a Business Day?

Any day Monday through Friday, provided that the weekday is not on a federal holiday. When a federal holiday falls on a Sunday, the next Monday is not a Business Day.

What is a Statement Cycle?

The period of time for which BAC Community Bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account. The Statement Cycle ends on the last business day of the month. The Statement Cycle begins on the first calendar day following the last business day of the month.

What is a Monthly Qualification Cycle?

A period ending one (1) business day prior to the close of the current Statement Cycle with a new Monthly Qualification Cycle beginning the next calendar day.

When Do Debit Card Transactions Post and Settle to My Account?

Debit card transactions post and settle to your account when they are received by the bank from the merchant. Transactions and activities may take one (1) or more Business Days from the date the transaction or activity occurred to post and settle to the account.

(Frequently Asked Questions continue on page 7)

(Frequently Asked Questions continued from page 6)

When Will I Receive My Rewards?

Distribution of Cash Back Rewards and ATM Fee Refunds

- When linked to the Kasasa Saver account, cash back rewards and ATM fee refunds will be automatically credited to the Kasasa Saver account on the last day of the current Statement Cycle.
- If there is no linked Kasasa Saver account, cash back rewards and ATM fee refunds will be automatically credited on the last day of the current Statement Cycle to the Kasasa checking account that earned these rewards.

Distribution of Interest Earned by Kasasa Cash Account

- Interest earned by the Kasasa Cash account will be credited to the Kasasa Cash account on the last day of the current Statement Cycle. If linked to a Kasasa Saver, posted interest will automatically be transferred to the linked Kasasa Saver account the next business day.

Distribution of Tunes Rewards and ATM Fee Refunds

- iTunes, Amazon.com, Google Play unexpired refunds and ATM fee refunds will be credited to your account on the last day of the Statement Cycle in which these purchases post and settle to your account and the ATM fees were incurred.

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

See pages 12 and 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.*

Select Deposit Accounts

	Select Checking	Select Interest Checking
Minimum Opening Deposit	\$100	\$100
Monthly Service Charge	None	\$11
Monthly Service Charge Waived with Minimum Balance of:	None	\$1,500 in this account -or- \$10,000 in linked savings account*
Interest <i>See current Rate Sheet. Minimum balance may apply.</i>	None A basic personal checking account that does not earn interest.	A variable rate, interest-bearing, personal checking account.
Paperless Statements	Included	Available

The above deposit accounts are for personal use only and enjoy extensive banking benefits, including these:

STANDARD FEATURES

- Unlimited check writing
- Online banking with bill pay
- Mobile banking with mobile deposit
- Debit card

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

See pages 12 and 13 for other fees that may apply to this account.

Other terms and conditions may apply.
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for additional information.*

**Maximum of two linked accounts, which may be any combination of Select Savings or Select Money Market; balances used will be current balances in linked accounts on the statement cycle date*

Select Deposit Accounts

Select Savings	
Minimum Opening Deposit	\$100
Interest <i>See current Rate Sheet. Minimum balance may apply.</i>	A variable rate, interest-bearing personal savings account
Paperless Statements	Available

Select Savings is a variable rate account that provides an insured way to build your savings.

STANDARD FEATURES

- Interest-bearing account
- Online banking
- Paperless statements available

MINIMUM DEPOSIT TO OPEN ACCOUNT

- \$100

MONTHLY SERVICE CHARGE

- \$3

QUALIFICATIONS TO WAIVE MONTHLY SERVICE CHARGE

Meet any one of the qualifications below to waive this account's monthly service charge:

- Maintain a minimum balance in this account of \$400
- Be enrolled in and agree to receive paperless statements

FEES

- Accounts closed within the first 90 days will be assessed a \$10 early closure fee
- \$2 per debit fee for more than three withdrawals per month

See pages 12 and 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.

Select Deposit Accounts

Select Money Market	
Minimum Opening Deposit	\$2,500
Interest <i>See current Rate Sheet. Minimum balance may apply.</i>	A variable rate, interest-bearing personal money market account
Paperless Statements	Available

Select Money Market is a variable rate account that provides an insured way to build your savings while providing easy access to your funds through check writing.

STANDARD FEATURES

- Interest-bearing account
- Funds are checkbook accessible
- Online banking
- Paperless statements available

MINIMUM DEPOSIT TO OPEN ACCOUNT

- \$2,500

MONTHLY SERVICE CHARGE

- \$15

QUALIFICATIONS TO WAIVE MONTHLY SERVICE CHARGE

- Maintain a minimum balance in this account of \$2,500

FEES

- \$12 per debit fee for more than 6 withdrawals per month

See pages 12 and 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.*

Certificates of Deposit (CDs)

Select Certificate of Deposit	
Minimum Opening Deposit	\$2,500
Terms	From 7 days to 365 days 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.

Grace Period

- A grace period begins the day after maturity and lasts for:
 - One (1) calendar day for CDs with a term of 7 to 31 days,
 - Ten (10) calendar days for CDs with a term of 32 days or greater.
- 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 Fee

- Withdrawals made before the maturity date are subject to an early withdrawal fee:
 - For terms of 7 to 31 days, the fee is equal to 7 days interest on the amount withdrawn,
 - For terms of 32 days to 364 days, the fee is equal to 1 months' interest on the amount withdrawn,
 - For terms of 365 days or more, the fee is equal to 3 months' interest on the amount withdrawn.
- In certain circumstances, such as death or incompetence, the early withdrawal fee may be waived.

Personal Service Fees

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, <i>subject to count</i>	\$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, <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
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) <i>Created by check, in-person withdrawal, ATM withdrawal, or other electronic means</i>	
▪ Overdraft Fee	\$33/item
▪ Returned Item Fee	\$33/item (\$132 daily maximum)
Overdraft Transfer Fee <i>When funds are transferred to cover an overdraft we may charge you a fee.</i>	
	\$8/transfer

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

Stop Payment	
Check	\$33/each
Electronic Funds Transfer (ACH Revocation / Reversal)	\$33/each
Online Bill Payment.....	\$33/each

Wire Transfers	
Wire, Incoming-Domestic/Foreign.....	\$15/each
Wire, Outgoing-Domestic	\$30/each
Wire, Outgoing-Foreign.....	\$50/each
Wire, Special Handling.....	\$25/each
<i>This fee is assessed when a wire is processed using non-standard procedures to accommodate a customer's request.</i>	
Wire, Telephone Notification.....	\$5/each
Wire, Email Advice.....	\$5/each
Wire Tracer.....	\$30/each plus expenses