

• *OTHER CHARGES (continued)*

<i>Service</i>	<i>Monthly Charge</i>
Stop Payment	\$18.00
Checks or other item drawn against insufficient fund, paid or returned unpaid	\$18.00 each, no maximum
Interest on Overdraft and Uncollected Fund..21% per annum	
Returned Items	\$5.00 per item
.....	\$7.50 per item over \$2,500.00
Special Statements	\$5.00 each
Special Handling Item	\$10.00 each
IRA/SEP Transfer Out	\$25.00
Non-customer check cashing	\$10.00
Canadian Check Processing	\$10.00/item
Merchant Set Up	\$30.00
Deposit Correction	\$6.00 per item
Documentation For Deposit Corrections	\$ 6.00 per item
Re-Cleared Item -Re-Deposited (Return Item)	\$2.00 per item
ACH Origination Services Setup	\$100.00
Monthly Maintenance	\$75.00
Transaction Fees	\$0.10
Rejects	\$ 25.00
Check Verification - Missing Signatures	\$10.00

CALIFORNIA PACIFIC BANK

E-mail: calpacificbank@prodigy.net

Website: www.calpacificbank.com

Branch Offices

SAN FRANCISCO BRANCH
250 MONTGOMERY ST., SUITE 500

SAN FRANCISCO, CA 94104

Tel: (415) 399-8000

Fax: (415) 421-3257

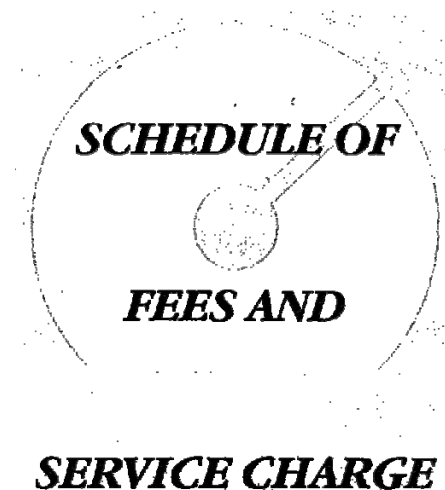
FREMONT BRANCH

194 FRANCISCO LANE, SUITE 100

FREMONT, CA 94539

Tel: (510) 252-9200

Fax: (510) 252-9244



These schedules may be changed or amended at any time by the Bank effective upon notification of the change, either by mailing a notice to each depositor at the address on record, or by posting a notice in the lobby of each bank office, or by any other usual means of communication with the depositor in compliance with the Banking Law of California State.

Effective January 1, 2008



CALIFORNIA PACIFIC BANK



EQUAL HOUSING
LENDER

Each depositor insured to \$100,000



CALIFORNIA PACIFIC BANK

The following Schedule of Fees and Charges is published to inform you of the various services provided by California Pacific Bank. This schedule is effective January 1, 2008, and supercedes all prior schedules. Should you require additional services, please contact your nearest California Pacific Bank office. You are responsible for paying a charge even if your account balance is insufficient to cover it. Interest is calculated on a 365-day-per-year basis.

• **PERSONAL REGULAR CHECKING**

Minimum opening balance
 \$1,000 \$10 per month
 -- No charge if you maintain a daily balance of at least \$1,000.
 -- Non-interest bearing account.

• **BUSINESS CHECKING**

Minimum opening balance
 \$1,000 \$30 per month
 -- No charge if you maintain either:
 a. Daily balance of at least \$1,000. or
 b. Average monthly balance of at least \$2,500.
 -- Non-interest bearing account.

• **INVESTOR CHECKING**

Individuals, sole proprietorships, and non-profit organization.
 Minimum opening balance
 \$1,000 \$15 per month
 -- No charge if you maintain either:
 a. Daily balance of at least \$1,000. or
 b. Average monthly balance of at least \$2,500.
 -- Variable tiered rate.

• **MONEYMARKETACCOUNT**

Minimum opening balance
 \$1,000 \$15 per month
 Beyond 3 checks per statement period - \$10 each -- No monthly charge if you maintain an average monthly balance of at least \$2,500.
 --Variable tiered rate.

• **REGULAR SAVINGS**

Minimum opening balance
 \$1,000 \$10 per quarter
 Each withdrawal in excess of 1 per month - \$1 each
 -- No monthly charge if you maintain a daily balance of at least \$1,000. -
 - Variable rate.

• **SPECIAL SAVINGS PASSBOOK**

Minimum opening balance
 \$1,000 \$10 per quarter
 Each withdrawal in excess of 1 per month - \$1 each
 -- No monthly charge if you maintain a daily balance of at least \$1,000.
 -- Variable tiered rate.

• **TIME CERTIFICATE OF DEPOSIT**

Minimum opening balance
 \$1,000 No Service Charge
 -- Penalty for early withdrawal.
 (Please refer to the Penalty for early CD withdrawal Section)
 -- Rates vary & apply through maturity.

• **BUSINESS ACCOUNT ANALYSIS**

Business accounts with high activities are on Business Account Analysis.

<i>Service</i>	<i>Monthly Charge</i>
Account Maintenance	\$15.00
Check Deposited (per check)	\$0.10
Currency Deposited (per \$1,000)	\$1.50
Coin Deposited (per roll)	\$0.12
Currency Paid (per \$1,000)	\$1.50
Coin Paid (per roll)	\$0.12
Check Paid (per item)	\$0.10
Deposit (per ticket)	\$1.00
NSF or Other Charges (per check)	\$18.00/item,
Stop Payment	\$18.00

• **OTHER CHARGES**

<i>Service</i>	<i>Monthly Charge</i>
Bank Certification Letter	\$10.00
Cashier's Check	\$5.00
Non Customer	\$10.00
Check Order	Actual Charge
Counter Check	\$1.00
Collection-Incoming & Outgoing	
Domestic	\$15.00
Foreign	\$25.00
Coins & Currency	
Coin Furnished	\$0.12 per roll
Coin Deposited	\$0.12 per roll
Currency Furnished	\$1.50 per \$1,000'
Currency Deposited	\$1.50 per \$1,000
Bond Coupons	\$8.00 per coupon
(Cashier's Check)	\$4.00 per coupon
Endorsement Stamps	Actual Charge
Incorrect Tax ID Number	\$50.00 each account
Installment Collections	
Set up Fee	\$50.00
Collection Charge Per Payment	\$10.00
Disbursement Charge	
Direct Deposit to Account	no charge
Cashier's Check	\$ 5.00
Research Fee	\$60.00 per hour
Legal Process	\$50.00 each
Incoming Wires	\$15.00 per wire
Outgoing Wires	
Domestic	\$30.00 per wire
Foreign	\$45.00 per wire & cable charges
Wire Tracers	\$25.00





CALIFORNIA PACIFIC BANK

PENALTY FOR EARLY CD WITHDRAWAL

Length of Deposit Contract	Amount of Interest Penalty
7 - 29 Days	All interest on amount withdrawn is forfeited. (Minimum amount of forfeited = 7 days simple interest).
30 - 364 Days	30 days' simple interest is forfeited.
365 - 729 Days	90 days' simple interest is forfeited.
730 - 1094 Days	180 days' simple interest is forfeited.
1095 - 1823 Days	365 days' simple interest is forfeited.
Over 1824 Days	450 days' simple interest is forfeited.