

3 Wonderful Ways to Save with OneCal

Ways to reach your financial goals



OneCalifornia Bank offers a wide range of checking accounts for small businesses, nonprofit organizations, individuals and families. Most accounts feature companion savings accounts and may include combined savings balances when minimum average balances are required.



Learn about Banking

Please ask for our **Banking Tips & Terms** brochure or visit [Learn about Banking](#) on our website: www.OneCalBank.com



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INDIVIDUAL

Help a friend to save!

OneCalifornia Bank makes it easy to save toward your financial goals with a choice of regular and special Savings Accounts, Savings Clubs and Certificates of Deposit.

1. Savings Accounts

At OneCal, we value savings. Whether you want to begin teaching your child a good savings habit, build a college fund, buy a home, prepare for retirement, grow funds for your business or save toward any other future goal, we want to help. Our Kids 1st Account is designed to inspire young people in the discipline of saving. Our Save 1st Account says it all in its name: saving first is a realistic way to reach financial goals and also prepare for the unexpected. Save 1st Companion accounts accompany our Fair Start Bank Account and all of our Checking Accounts. Savings accounts pay competitive interest rates. Amounts to open and minimum balances range from \$5 to \$100; monthly service charges range from \$0 to \$5.

2. Savings Clubs

It's rewarding to save for a short-term goal. That's why we've created our OneCal Savings Clubs. With these accounts you won't be as tempted to spend more than you have or take the money out ahead of schedule. Instead, you'll set your savings goals, make monthly deposits and have your savings available on the maturity date, in time for your special event or celebration: March 1st for Spring Break Club, May 1st for Summer Vacation Club, August 1st for Back-to-School Club and November 1st for Holiday Club. With savings geared to your goals and calendar, you'll enjoy spending those hard-earned dollars when the right time comes. Accounts pay competitive interest rates. Amounts to open and minimum balances are only \$25. There are no monthly service charges.

3. Certificates of Deposit

Certificates of Deposit are music to the ears of those who save with them. Unlike the other CDs, which entertain for minutes, OneCal CDs offer financial rewards for people with patience over a set amount of time—from 7 days to 3 years or longer. Save as an individual or as a business or organization. Save with simple IRA Fixed-Rate or Variable-Rate CDs. Save big with Jumbo \$100k CDs and even bigger with CDARS, FDIC-insured for up to \$30 million. Opening amounts for our CDs range from \$1000 to \$100,000, minimum balances range from \$500 to \$100,000. There are no monthly services charges. Depending on the type of CD, interest is compounded quarterly or at maturity, and paid or disbursed quarterly or at maturity. There are penalties for early withdrawal. CDs are excellent tools for building wealth consistently and patiently.

& Discover the *magic* of regular savings & compound interest

Ask a OneCal Bank officer about ways to save and corresponding interest rates.

See page 2 for details on Ways to Save with OneCal ▶

OneCal Wonderful Ways of Saving	Opening Amount	Minimum Balance	Monthly Service Charge	Statement Cycle	Interest Paid or Disbursed	Interest Compound Schedule	Early Withdrawal Penalty
Savings Accounts							
Kids 1st	\$5	\$5	—	Quarterly	Quarterly	Daily	—
Save 1st	\$50	\$50	—	Quarterly	Quarterly	Daily	—
Save 1st Companion	\$25	\$25	—	Quarterly	Quarterly	Daily	—
Business Savings	\$100	\$100	—	Quarterly	Quarterly	Daily	—
Savings Clubs							
Spring Break Club	\$25	\$25	—	Quarterly	March 1	Daily	Accrued Interest
Summer Vacation Club	\$25	\$25	—	Quarterly	May 1	Daily	Accrued Interest
Back-to-School Club	\$25	\$25	—	Quarterly	August 1	Daily	Accrued Interest
Holiday Club	\$25	\$25	—	Quarterly	November 1	Daily	Accrued Interest
Certificates of Deposit							
CDs for Individuals, Businesses or Organizations							
Note: All CDs are available as OneCal CDs for Friends & Supporters at .60 basis points below tiered rates							
7-31 Day CD	\$1,000	\$1,000	—	—	At Maturity	At Maturity	7 Days Interest
32-89 Day CD	\$1,000	\$1,000	—	—	At Maturity	At Maturity	30 Days Interest
3 Month - 5 Month CD	\$1,000	\$1,000	—	—	At Maturity	At Maturity	30 Days Interest
6 Month - 8 Month CD	\$1,000	\$1,000	—	—	At Maturity	At Maturity	90 Days Interest
9 Month - 11 Month CD	\$1,000	\$1,000	—	—	At Maturity	At Maturity	90 Days Interest
12 Month - 24 Month CD	\$1,000	\$1,000	—	—	Quarterly	Quarterly	90 Days Interest
24 Month - 25 Month CD	\$1,000	\$1,000	—	—	Quarterly	Quarterly	90 Days Interest
36 Month - 9999 Month CD	\$1,000	\$1,000	—	—	Quarterly	Quarterly	90 Days Interest
6 Month - 8 Month \$50k CD	\$50,000	\$50,000	—	—	Quarterly		90 Days Interest
9 Month - 11 Month \$50k CD	\$50,000	\$50,000	—	—	Quarterly		90 Days Interest
12 Month - 23 Month \$50k CD	\$50,000	\$50,000	—	—	Quarterly		90 Days Interest
24 Month - 35 Month \$50k CD	\$50,000	\$50,000	—	—	Quarterly		90 Days Interest
36 Month - 9999 Month \$50k CD	\$50,000	\$50,000	—	—	Quarterly		90 Days Interest
7-31 Day Jumbo \$100k CD	\$100,000	\$100,000	—	—	At Maturity		7 Days Interest
32-44 Day Jumbo \$100k CD	\$100,000	\$100,000	—	—	At Maturity		30 Days Interest
45 - 9999 Jumbo \$100k CD	\$100,000	\$100,000	—	—	At Maturity		30 Days Interest
CD for Individuals							
1-Year Flexible CD* (Allows unlimited \$10 minimum additional deposits during the term.)	\$1,000	\$500		—	At Maturity	At Maturity	See footnote
Simple IRA CD							
1-Year Fixed Rate CD	\$1,000			—	At Maturity	At Maturity	30 Days Interest
1-Year Variable Rate CD	\$1,000			—	At Maturity	At Maturity	30 Days Interest
CDARS							
FDIC-insured up to \$30 million, CDARS are opened on the CDARS network.							

*On 1-Year Flexible CD, there is no penalty on early withdrawal of up to one-half of principal in first 6 months. After 6 months, penalty is 30 days interest.

Rate Tiers	1	2	3	4	5
\$ Range	\$1,000 - \$9,999	\$10,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - \$99,999	\$100,000 plus (rate negotiable)

Ask your OneCal Banker about interest rates.

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Member **FDIC**  **EQUAL HOUSING LENDER**