



OneCalifornia Friends & Supporters Help Support Community Development

We believe that banking services can contribute profoundly to wealth creation, community health and autonomy.



We believe we can make a difference—
one individual,
one business,
one community
at a time.



Please join us
in community
development
banking
as a
OneCalifornia
Friend & Supporter

BANKING ON
ONE SUCCESS
AT A TIME



INDIVIDUAL
Help a community!

OneCalifornia Bank, FSB, invites you to participate in community development banking. By depositing with OneCalifornia Bank, you will enable the Bank to lend more to small business owners, nonprofits, individuals and families needing the support of a financial institution. Our regular depository options include checking, savings and money market accounts, as well as CDs for individuals, small businesses and nonprofit organizations. In addition, we offer five options for our OneCalifornia Friends & Supporters who want to contribute through a lowered interest rate on their deposit.

1. OneCalifornia Friends & Supporters Checking Account

We designed this checking account package especially for our Friends & Supporters to help support community development banking. The checking account does not earn interest, but with it you'll generate lots of good will. A minimum daily balance of \$5000 waives the service fee. Benefits include online bill pay, free checks and a rebate on ATM card use out-of-network. It may be accompanied by companion savings and money market accounts that pay interest at competitive rates, or with a OneCal Money Market that pays .50 basis points below tiered rates.

2. OneCal Money Market

With this personal Money Market Checking Account, you'll support community development by accepting an interest rate at .50 basis points below the tiered rates. There is a Minimum Daily Balance requirement of \$2000 and no service charge. Transactions per month include 6 debit in a combination of electronic and checks.

3. OneCal Business Money Market

Designed for our Friends & Supporters who own businesses to help support community development banking, this Business Money Market Checking Account earns interest at .50 basis points below the tiered rates. There is a Minimum Daily Balance requirement of \$2000 and no service charge.

4. OneCal Business Money Market for Nonprofits

Designed for our Friends & Supporters who manage nonprofit organizations to help support community development banking, this Business Money Market Checking Account for Nonprofits earns interest at .50 basis points below the tiered rates. There is a Minimum Daily Balance requirement of \$2000 and no service charge.

5. OneCalifornia CD

For our Friends & Supporters, we offer all our Certificates of Deposit for individuals, businesses and nonprofit organizations at an interest rate .60 basis points below the tiered rates. From 7 days to 3 years and longer, from \$1000 to \$100,000, our OneCal CDs give you another way to help support community development. See "3 Wonderful Ways to Save at OneCal" for information on CDs.

& Other deposit accounts

Please ask about our regular deposit options for Individuals & Families, Businesses, and Nonprofit Organizations.

See page 2 for details on accounts for OneCalifornia Friends & Supporters ▶

1. OneCalifornia Friends & Supporters Checking Package
Amount to Open: \$50
Minimum Daily Balance required: \$5000
Monthly Service Fee: \$10 or free with Minimum Daily Balance maintained or with \$15,000 Monthly Average Balance (in combination of any checking, money market, savings, CD, interest checking accounts and loan balances)
Interest Earned on Checking: Lots of good will!
Savings /Money Market Account: Free. Pays interest
ATM Access: Free at OneCal ATM. At other ATMs, \$0 surcharge, plus courtesy fee as charged by other banks or merchants on each transaction. ATM Rebate of 5 courtesy fees per month (based on actual usage)
MasterCard Debit Card: Included
Check Writing: Unlimited
Checks: Free Friends & Supporters Design checks
Online & Telephone Banking: Free
Online Bill Pay: Free
Other Benefits: Notary Service: Free Money Orders: Free Cashiers Checks: Free Safe Deposit Box: Free standard or \$25 toward larger box; plus \$10 credit for seniors
Super Now: Free sweep to Super-Now account / 2-way loan sweep
Monthly Statement End-month imaged
Overdraft Protection: Available from savings or line of credit. \$5 per overdraft transfer.

2. OneCal Money Market
Amount to Open: \$50
Minimum Daily Balance required: \$2000
Monthly Service Fee: Free
Interest Earned: Money market rate .50 basis points below tiered rate
Transactions: 6 per month (3 checks allowed)
Monthly Statement: Tied to checking account cycle

3. OneCal Business Money Market
Amount to open: \$100
Minimum Monthly Average Collected Balance required to waive service fee: \$2,000
Monthly service fee: Free
Earnings Credit Rate option: NA
Companion Savings Account: NA
ATM Access: NA
ATM/DR card: NA
Online Banking: With DDA only
Transactions: 6 debits per month (3 checks allowed)
Online Bill Pay: NA
Loan Sweep: NA
Investment Sweep (OCB Account): NA
Cashiers Checks /Money Orders: 2 free per month
Remote Deposit eligible: NA
Cash Management Program eligible: NA

4. OneCal Business Money Market for Nonprofits
Amount to open: \$100
Minimum Monthly Average Collected Balance required to waive service fee: \$2,000
Monthly service fee: Free
Earnings Credit Rate option: NA
Companion Savings Account: NA
ATM Access: NA
ATM/DR card: NA
Online Banking: With DDA only
Transactions: 6 debits per month (3 checks allowed)
Online Bill Pay: NA
Loan Sweep: NA
Investment Sweep (OCB Account): NA
Cashiers Checks /Money Orders: 2 free per month
Remote Deposit eligible: NA
Cash Management Program eligible: NA

5. OneCalifornia Certificates of Deposit
Amount to Open: From \$1000 to \$100,000 See 3 <i>Wonderful Ways to Save at OneCal</i> for information on CDs
Interest Earned: Money market rate .50 basis points below tiered rate

Ask your OneCal banker about interest rates.

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