

Business Banking

Other Helpful Business Products

Bank of Alameda offers multiple business products that allow you to manage most of your banking needs from the convenience of your office.

Remote Deposit Capture

Using a scanner smaller than a toaster, Remote Deposit Capture allows you to scan your customer's checks and deposit them electronically into your account. No more driving across town to make your daily deposit!

Cash Management

Using Cash Management, you would be able to view your statements, view cleared checks, make transfers, send wire transfers, process credit and debit ACH transfers, and make tax payments online. Truly an all-in-one product, you can manage your accounts when it's convenient for you.

Positive Pay

With Positive Pay, your business sends an electronic file to the bank daily with the checks you have issued. Before the checks clear your account, we verify that all of the checks are authorized, protecting your account from potential fraud.

Please call (510) 748.8000 or ask a bank representative for more information.

www.BankofAlameda.com

Business Accounts

Schedule of Fees & Charges

Cash Furnished (per \$1,000)	\$ 1.25
Cashier's Check	\$ 7.00
Check Cashing (non-customer)	\$ 5.00
Close Account Prior to 3 Months	\$ 15.00
Coin Furnished (per roll)	\$ 0.10
Copy of check image	\$ 0.25
Counter Check (each)	\$ 1.00
Courier Service (per pick up)	\$ 5.00
Deposit Correction	\$ 2.00
Domestic Wire	\$ 30.00
Dormant Account Escheatment	\$ 25.00
Funds Transfer Advice (per transfer)	\$ 2.00
Incoming Wire	\$ 10.00
International Wire - Foreign Funds	\$ 15.00
International Wire - US Dollars	\$ 45.00
Interim / Special Statement	\$ 5.00
NSF Paid Item Fee* **	\$23.00-\$30.00
NSF Returned Item Fee* **	\$20.00-\$25.00
Research (per hour)	\$ 35.00
Resubmitted Deposit Item Fee	\$ 2.00
Returned Deposit Item Fee	\$ 5.50
Stop Payment Fee	\$ 15.00
Telephone Transfer	\$ 2.50

Other charges may apply depending on the services you use. Fees and related charges are subject to change at any time. For information about fees and charges for other services, please call us at (510) 748.8000.

**Higher fee if YTD NSF item activity exceeds 10 items.*

***No per day maximum.*

June 2010



Contact Us...

By Telephone
(510) 748.8000
Monday-Friday
9:00 a.m. - 5:00 p.m.

By U.S. Mail
P.O. Drawer F
Alameda, CA 94501

By Email*
info@bankofalameda.com

**Please do not include non-public information such as your account and social security number when corresponding by email, as email is not secure.*

www.BankofAlameda.com

24-hr banking
(866) 725.4330

MEMBER FDIC



Business Accounts

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www.BankofAlameda.com

Business Checking Accounts

Business Savings Accounts

Bank of Alameda

	Economy Business Checking	Basic Business Checking	Analyzed Business Checking	Business Interest Checking	Business Savings	Business Money Market Savings
	<i>Designed especially for start-ups & at-home businesses with low to moderate transaction activity</i>	<i>Affordable account that's easy to use</i>	<i>An analyzed account that manages moderate to high deposit activity</i>	<i>Available to non-profits, sole-proprietors and legal service trust accounts</i>	<i>Liquid savings account with affordable balance requirements</i>	<i>Liquid savings account with limited check access and higher interest rate</i>
Minimum Opening Deposit	\$100	\$250	\$500	\$1,000	\$500	\$1,000
Monthly Service Charge	\$10 or waived with an average daily ledger balance of \$2,500	\$25 or waived with an average daily ledger balance of \$5,000	Based on Account Analysis	\$45 or waived with an average daily ledger balance of \$10,000 (\$7,500 for State Bar accounts)	\$10 or waived with an average daily ledger balance of \$1,000	\$25 or waived with an average daily ledger balance of \$5,000
Interest*	This is not an interest bearing account	This is not an interest bearing account	Earnings credit allowance is calculated by applying a tiered rate to your average available balance	Two Tiers: \$0 - \$24,999.99 \$25,000.00 and above Two Tiers for State Bar accounts: \$0 - \$9,999.99 \$10,000.00 and above	This is an interest bearing account	Five Tiers: \$0-\$9,999.99 \$10,000-\$24,999.99 \$25,000-\$249,999.99 \$250,000-\$499,999.99 \$500,000 & above
Activity Based Service Charges	<ul style="list-style-type: none"> Allows 15 checks, 25¢ per check in excess of 15 Allows 10 deposits, \$2.00 per deposit in excess of 10 Allows 50 items deposited, 25¢ per item in excess of 50 See <i>Schedule of Fees & Charges</i> for individual item costs 	<ul style="list-style-type: none"> Allows 50 checks, 20¢ per check in excess of 50 Allows 20 deposits, \$1.50 per deposit in excess of 20 Allows 100 items deposited, 15¢ per item in excess of 100 See <i>Schedule of Fees & Charges</i> for individual item costs 	<ul style="list-style-type: none"> See <i>Schedule of Fees & Charges</i> for individual item costs Earnings credit allowance on investable balances is used to offset service charges 	<ul style="list-style-type: none"> Allows 50 checks, 20¢ per check in excess of 50 Allows 25 deposits, \$1.50 per deposit in excess of 25 Allows 100 items deposited, 15¢ per item in excess of 100 No per item costs for State Bar accounts. See <i>Schedule of Fees & Charges</i> for individual item costs 	<ul style="list-style-type: none"> Allows six pre-authorized withdrawals per 30 days or similar period \$1.00 per non-exempt transfer and/or withdrawal over six (<i>not waived by meeting balance requirements</i>) See <i>Schedule of Fees & Charges</i> for individual item costs 	<ul style="list-style-type: none"> Allows six pre-authorized withdrawals per statement cycle \$10.00 per non-exempt transfer and/or withdrawal over six (<i>not waived by meeting balance requirements</i>) See <i>Schedule of Fees & Charges</i> for individual item costs
Other Benefits	<ul style="list-style-type: none"> Free Internet Banking and Telephone Banking access Business Bill Pay Visa® Business Check Card Merchant Bank Card Services Cash Management Services 	<ul style="list-style-type: none"> Free Internet Banking and Telephone Banking access Business Bill Pay Visa® Business Check Card Merchant Bank Card Services Cash Management Services 	<ul style="list-style-type: none"> Free Internet Banking and Telephone Banking access Business Bill Pay Visa® Business Check Card Merchant Bank Card Services Cash Management Services Unlimited check writing & withdrawals Analysis statement detailing your account activity & service fees available online 	<ul style="list-style-type: none"> Free Internet Banking and Telephone Banking access Business Bill Pay Visa® Business Check Card Merchant Bank Card Services Cash Management Services 	<ul style="list-style-type: none"> Free Internet Banking and Telephone Banking access Allows unlimited deposits and in-person withdrawals Cash Management Services 	<ul style="list-style-type: none"> Free Internet Banking and Telephone Banking access Allows unlimited deposits and in-person withdrawals Cash Management Services

*Variable rate may change daily and interest is compounded daily. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks). Please contact us for current rates.

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