Business Savings Accounts:	Business Savings	Business HOA Savings	Money Market
Minimum opening balance	\$500	\$2,500	\$1,000
Minimum daily balance to avoid monthly service charge	\$500	\$2,500	\$5000
Monthly service charge	\$5.00 if balance falls below the minimum	\$10.00 if balance falls below the minimum	\$18.00 if balance falls below the minimum
Maximum # of checks per month with no extra charge	Not applicable	Not applicable	Allows up to six withdrawals per statement cycle, including in the form of a check or account transfer
Deposits per monthly statement cycle	Unlimited	Unlimited	Unlimited
Per deposit charge over maximum	Not applicable	Not applicable	Not applicable
Interest Rate Tiers	\$100 - 4,999 \$5,000 and up	Up to \$24,9999.99 \$25,000.00 - 49,999.99 \$50,000.00 - 99,999.99 \$100,000.00 and up	Up to 24,999.99 \$25,000.00 - 74,999.99 \$75,000.00 - 149,999.99 \$150,000.00 - 249,999.99 \$250,000.00 - 499,999.99 \$500,000.00 - 999,999.99 \$1,000,000 and up

^{*}Money Market and Savings Accounts are subject to transaction limitations. See Account Agreement and Disclosure Statement for account details.

Contact us for a current copy of the Santa Cruz County Bank Personal and Business Account Fee Schedule which includes the Analysis Account fees.