Account Guide



Personal Regular Savings

Tier Level	Balance Range
Tier 1	<\$2,500
Tier 2	\$2,500-\$9,999
Tier 3	\$10,000-\$49,999
Tier 4	\$50,000-\$99,999
Tier 5	\$100,000 or More

Terms

Minimum Opening Deposit	\$100
Minimum Balance to Avoid Monthly Service Charge	\$500
Balance Used to Calculate Monthly Service Charge	Average Daily Balance
Monthly Service Charge	\$2.00
Transaction Activity Limitation (Pre-Authorized Transfers per Statement Cycle)*	6
Interest Calculated**	Daily Balance Method
Interest Credited	Monthly
Interest Compounded	Monthly

Features & Benefits

• Online Banking and eStatements

Phone: (831) 264-4000

- Mobile Banking and Mobile Check Deposit
- Combined Statement Available with Checking Account with Identical Ownership
- 1. Refer to our separate Schedule of Rates for Personal Accounts for current interest rates.
- 2. Refer to our Schedule of Consumer Fees and Charges for additional fees and charges.
- 3. Refer to the Truth in Savings Disclosure and the Terms and Conditions of Your Account for additional terms and conditions.

**The Daily Balance Method applies a daily periodic rate to the principal in the account each day.

^{*}During any statement cycle you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic, telephone, or computer transfer, or by check, draft, debit card or similar order to a third party.