



Personal Checking Accounts

	YOUR CURRENT 1st CAPITAL BANK Account and Terms	YOUR NEW SANTA CRUZ COUNTY BANK Account and Terms
Account type	Direct Deposit Checking Lifeline Checking Personal Checking Privileged Checking	Personal Checking
Minimum opening deposit	Direct Deposit Checking – \$100 Lifeline Checking – \$100 Personal Checking – \$100 Privileged Checking – \$100	\$100
Monthly service charge	Direct Deposit Checking – \$10 Waived with direct deposit Lifeline Checking – \$3 Personal Checking – \$10 Privileged Checking – \$0	\$10 (waived with direct deposit) For Privileged Checking accounts, the monthly service charge will continue to be waived.
Balance to waive service charge	Direct Deposit Checking Does not have a balance requirement Lifeline Checking \$100 average daily balance Personal Checking \$1,000 average daily balance Privileged Checking Does not have a balance requirement	\$1,000 average daily balance* or \$5,000 combined average daily balance** For Privileged Checking accounts, the balance to waive the service charge will not apply.
Number of free checks	Direct Deposit Checking – Unlimited Lifeline Checking – 6 per month Personal Checking – Unlimited Privileged Checking – Unlimited	Unlimited
Per check charge over max	Direct Deposit Checking – \$0 Lifeline Checking – \$0.50 each Personal Checking – \$0 Privileged Checking – \$0	\$0
Minimum to earn interest	Direct Deposit Checking Lifeline Checking Personal Checking Privileged Checking All accounts listed above do not earn interest.	This account does not earn interest.
Statement cycle, earnings cycle and service charge cycle	Varies	15 th of the month

* The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

** The following account types are eligible for combined balance calculations and may be combined with your account to avoid a monthly service charge (if the average daily balance requirement is met): Checking, Savings, and Certificate of Deposit.



Personal Interest Checking Accounts

	YOUR CURRENT 1st CAPITAL BANK Account and Terms	YOUR NEW SANTA CRUZ COUNTY BANK Account and Terms
Account type	Personal Interest Checking Premier Personal Interest Checking	Personal Interest Checking
Minimum opening deposit	Personal Interest Checking – \$100 Premier Personal Interest Checking – \$100	\$500
Monthly service charge	Personal Interest Checking – \$10 Premier Personal Interest Checking – \$20	\$12 (waived for individuals 60 years or older)
Balance to waive service charge	Personal Interest Checking \$2,000 average daily balance Premier Personal Interest Checking \$25,000 average daily balance	\$3,000 average daily balance* or \$10,000 combined average daily balance**
Minimum to earn interest	Earn interest on all balances. Rates are variable and subject to change at any time.	Earn interest on all balances. Rates are variable and subject to change at any time.
Statement cycle, earnings cycle and service charge cycle	Varies	15 th of the month

* The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

** The following account types are eligible for combined balance calculations and may be combined with your account to avoid a monthly service charge (if the average daily balance requirement is met): Checking, Savings, and Certificate of Deposit.



Health Savings Accounts

	YOUR CURRENT 1st CAPITAL BANK Account and Terms	YOUR NEW SANTA CRUZ COUNTY BANK Account and Terms
Account type	Health Savings Account	Health Savings Checking
Minimum opening deposit	\$100	\$100
Monthly service charge	\$0	\$2.50
Balance to waive service charge	N/A	N/A
Minimum to earn interest	Earn interest on all balances. Rates are variable and subject to change at any time.	Earn interest on all balances. Rates are variable and subject to change at any time.
Statement cycle, earnings cycle and service charge cycle	Varies	End of the month



Personal Money Market Accounts

	YOUR CURRENT 1st CAPITAL BANK Account and Terms	YOUR NEW SANTA CRUZ COUNTY BANK Account and Terms
Account type	Personal Money Market Checking Premier Personal Money Market Relationship Personal Money Market Premier Personal VIP Money Market Premier Personal VIP Super Money Market	Personal Money Market
Minimum opening deposit	Personal Money Market Checking – \$100 Premier Personal Money Market – \$1,000 Relationship Personal Money Market – \$1,000 Premier Personal VIP Money Market – \$25,000 Premier Personal VIP Super Money Market – \$25,000	\$5,000
Monthly service charge	Personal Money Market Checking – \$10 Premier Personal Money Market – \$20 Relationship Personal Money Market – \$20 Premier Personal VIP Money Market – \$20 Premier Personal VIP Super Money Market – \$20	\$10
Balance to waive service charge	Personal Money Market Checking \$2,500 average daily balance Premier Personal Money Market \$25,000 average daily balance Relationship Personal Money Market \$500,000 average combined balance or an active loan Premier Personal VIP Money Market \$25,000 average daily balance Premier Personal VIP Super Money Market \$25,000 average daily balance	\$10,000 minimum daily balance
Minimum to earn interest	Earn interest on all balances. Rates are variable and subject to change at any time.	Earn interest on all balances. Rates are variable and subject to change at any time.
Statement cycle, earnings cycle and service charge cycle	Varies	15 th of the month



Personal Savings Accounts

	YOUR CURRENT 1st CAPITAL BANK Account and Terms	YOUR NEW SANTA CRUZ COUNTY BANK Account and Terms
Account type	Regular Personal Savings Premier Personal Savings Premier Personal VIP Savings Premier Personal VIP Super Savings Minor Savings	Personal Savings
Minimum opening deposit	Regular Personal Savings – \$100 Premier Personal Savings – \$100 Premier Personal VIP Savings – \$500 Premier Personal VIP Super Savings – \$500 Minor Savings – \$100	\$100
Monthly service charge	Regular Personal Savings – \$2 Premier Personal Savings – \$2 Premier Personal VIP Savings – \$2 Premier Personal VIP Super Savings – \$2 Minor Savings – \$0	\$5 For Minor Savings accounts, the monthly service charge will continue to be waived.
Balance to waive service charge	Regular Personal Savings \$500 average daily balance Premier Personal Savings \$500 average daily balance Premier Personal VIP Savings \$500 average daily balance Premier Personal VIP Super Savings \$500 average daily balance Minor Savings No balance requirement	\$500 minimum daily balance For Minor Savings accounts, the balance to waive the service charge will not apply.
Minimum to earn interest	Earn interest on all balances. Rates are variable and subject to change at any time.	Earn interest on all balances. Rates are variable and subject to change at any time.
Statement cycle, earnings cycle and service charge cycle	Varies	Statement cycle is quarterly. Earnings cycle and service charge cycle is end of month.



Business Checking Accounts

	YOUR CURRENT 1st CAPITAL BANK Account and Terms	YOUR NEW SANTA CRUZ COUNTY BANK Account and Terms
Account type	Business Checking Non-Profit Business Checking Small Business Checking Public Demand	Business Checking
Minimum opening deposit	Business Checking – \$100 Non-Profit Business Checking – \$100 Small Business Checking – \$100 Public Demand – \$100	\$300
Monthly service charge	Business Checking – \$20 Non-Profit Business Checking – \$0 Small Business Checking – \$17 Public Demand – \$0	\$9 For Non-Profit Business Checking accounts, the monthly service charge will continue to be waived.
Balance to waive service charge	Business Checking \$10,000 average daily balance or \$25,000 average combined balance Non-Profit Business Checking Does not have a balance requirement Small Business Checking \$5,000 average daily balance or \$10,000 average combined balance Public Demand Does not have a balance requirement	\$2,500 minimum daily balance For Non-Profit Business Checking accounts, the balance to waive the service charge will not apply.
Number of free checks/debits	Business Checking – 300 debits Non-Profit Business Checking – 300 debits Small Business Checking – 150 debits Public Demand – Unlimited	100 checks, other debits unlimited
Per check/debit charge over max	Business Checking – \$0.15 Non-Profit Business Checking – \$0.15 Small Business Checking – \$0.15 Public Demand does not have a fee	\$0.12
Number of free deposits	Business Checking – Unlimited Non-Profit Business Checking – Unlimited Small Business Checking – Unlimited Public Demand – Unlimited	20
Per deposit charge over max	Business Checking Non-Profit Business Checking Small Business Checking Public Demand All accounts listed above do not have fees.	\$1
Minimum to earn interest	Business Checking Non-Profit Business Checking Small Business Checking Public Demand All accounts listed above do not earn interest.	This account does not earn interest.
Statement cycle, earnings cycle and service charge cycle	Varies	End of the month



Business Interest Checking Accounts

	YOUR CURRENT 1st CAPITAL BANK Account and Terms	YOUR NEW SANTA CRUZ COUNTY BANK Account and Terms
Account type	Business Interest Checking	Business Interest Checking
Minimum opening deposit	\$100	\$300
Monthly service charge	\$17	\$12
Balance to waive service charge	\$5,000 average daily balance or \$10,000 combined average daily balance	\$2,500 minimum daily balance
Number of free checks/debits	50 debits	75 checks, other debits unlimited
Per check/debit charge over max	\$0.15	\$0.12
Number of free deposits	Unlimited	15
Per deposit charge over max	No fees	\$1
Minimum to earn interest	Earn interest on all balances. Rates are variable and subject to change at any time.	Earn interest on all balances. Rates are variable and subject to change at any time.
Statement cycle, earnings cycle and service charge cycle	End of the month	End of the month



Analyzed Business Checking Accounts

	YOUR CURRENT 1st CAPITAL BANK Account and Terms	YOUR NEW SANTA CRUZ COUNTY BANK Account and Terms
Account type	Business Analysis Checking	Analyzed Business Checking
Minimum opening deposit	\$100	\$300
Monthly service charge	*	*
Balance to waive service charge	*	*
Minimum to earn interest	*	*
Statement cycle, earnings cycle and service charge cycle	Monthly	Monthly

** Analyzed Business Checking fees, the earnings credit rate, and other fees and service charges are variable and subject to change periodically by the Bank. The rate appears on your Analyzed Business Checking statement.*



1ST CAPITAL BANK
A division of Santa Cruz County Bank

Effective date: December 16, 2024

IOLTA Accounts

	YOUR CURRENT 1st CAPITAL BANK Account and Terms	YOUR NEW SANTA CRUZ COUNTY BANK Account and Terms
Account type	IOLTA	Business Interest Checking
Minimum opening deposit	\$1,000	\$300
Monthly service charge	\$0	\$0
Balance to waive service charge	N/A	N/A
Number of free checks/debits	Unlimited	Unlimited
Per check/debit charge over max	No fees	No fees
Number of free deposits	Unlimited	Unlimited
Per deposit charge over max	No fees	No fees
Minimum to earn interest	Earn interest on all balances. Rates are variable and subject to change at any time.	Earn interest on all balances. Rates are variable and subject to change at any time.
Statement cycle, earnings cycle and service charge cycle	End of the month	End of the month



Business Money Market Accounts

	YOUR CURRENT 1st CAPITAL BANK Account and Terms	YOUR NEW SANTA CRUZ COUNTY BANK Account and Terms
Account type	Business Money Market Premier Business Money Market Relationship Business Money Market Premier Business VIP Money Market Premier Business VIP Super Money Market Public Money Market	Business Money Market
Minimum opening deposit	Business Money Market – \$1,000 Premier Business Money Market – \$1,000 Relationship Business Money Market – \$1,000 Premier Business VIP Money Market – \$25,000 Premier Business VIP Super Money Market – \$25,000 Public Money Market – \$2,500	\$1,000
Monthly service charge	Business Money Market – \$10 Premier Business Money Market – \$20 Relationship Business Money Market – \$20 Premier Business VIP Money Market – \$20 Premier Business VIP Super Money Market – \$20 Public Money Market – \$10	\$18
Balance to waive service charge	Business Money Market \$2,500 average daily balance Premier Business Money Market \$25,000 average daily balance Relationship Business Money Market \$500,000 average combined balance or an active loan Premier Business VIP Money Market \$25,000 average daily balance Premier Business VIP Super Money Market \$25,000 average daily balance Public Money Market \$2,500 average daily balance	\$5,000 minimum daily balance
Minimum to earn interest	Earn interest on all balances. Rates are variable and subject to change at any time.	Earn interest on all balances. Rates are variable and subject to change at any time.
Statement cycle, earnings cycle and service charge cycle	End of the month	End of the month



Business Savings Accounts

	YOUR CURRENT 1st CAPITAL BANK Account and Terms	YOUR NEW SANTA CRUZ COUNTY BANK Account and Terms
Account type	Business Savings Premier Business Savings Premier Business VIP Super Savings	Business Savings
Minimum opening deposit	Business Savings – \$1,000 Premier Business Savings – \$1,000 Premier Business VIP Super Savings – \$500	\$100
Monthly service charge	Business Savings – \$2 Premier Business Savings – \$2 Premier Business VIP Super Savings – \$2	\$5
Balance to waive service charge	Business Savings \$500 average daily balance Premier Business Savings \$500 average daily balance Premier Business VIP Super Savings \$500 average daily balance	\$500 minimum daily balance
Minimum to earn interest	Earn interest on all balances. Rates are variable and subject to change at any time.	Earn interest on all balances. Rates are variable and subject to change at any time.
Statement cycle, earnings cycle and service charge cycle	Varies	Statement cycle is quarterly. Earnings cycle and service charge cycle is end of month.