



PERSONAL BANKING

CHECKING

Minimum opening balance	\$100
Monthly service charge ¹	\$10 or waived with direct deposit
Minimum average daily balance to avoid monthly service charge ²	\$1,000
Interest	N/A
Monthly service charge waived with combined average daily balance for the monthly statement cycle ²	\$5,000
Maximum # of checks paid per month with no extra charge	Unlimited
Check orders	First minimum order of checks free with direct deposit ³

MONEY MARKET *

Minimum opening balance	\$5,000
Monthly service charge ¹	\$10
Minimum daily balance to avoid monthly service charge	\$10,000
Interest	Interest earned on tiered daily balance

1. First monthly service charge waived on all accounts.
 2. 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. Balances in other personal bank deposit accounts (Checking, Money Market, Savings and Certificate of Deposit accounts) may be combined with your account to avoid a monthly service charge, if the average daily balance requirement is met.
 3. Santa Cruz County Bank custom checks only.
 * Money Market and Savings accounts may be subject to transaction limitations.
 See Account Agreement and Disclosure Statement for further account details.

SAVINGS *

Minimum opening balance	\$100
Monthly service charge ¹	\$5
Minimum daily balance to avoid monthly service charge	\$500
Interest	Interest earned on tiered daily balance

sccountybank.com

831.457.5000

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