

Products and Services

West Coast Community Bank offers loans and deposit products and other financial services, as well as online banking. Please refer to the brochures which detail the products and services currently available as well as the Bank's Branch hours and locations listed in the Branch Offices and Geographies section above.

There are no material differences in the availability or cost of services at different branches.



ABOVE AND BEYOND

"The West Coast Community Bank team goes above and beyond the call of duty for all our financial needs."

~ Shawn and Adrian Cavlan



SHARED VALUES

"Shared values. That's why we partner with West Coast Community Bank. They're as committed as we are to personal service that makes customers feel like family."

~ Frank Flores

Serving four West Coast counties.



Put your money where your life is.

WEST COAST COMMUNITY BANK

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MEMBER FDIC || EQUAL HOUSING LENDER

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PERSONAL BANKING



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PERSONAL BANKING SERVICES

We provide a variety of choices so you are certain to find accounts and services that fit your lifestyle. If you are uncertain as to which solutions best suit your needs, our bankers are here to assist you.

- Checking Account
- Savings Account
- Money Market Account
- Health Savings Account
- Individual Retirement Account
- Certificate of Deposit
- Direct Deposit
- Debit Card
- Automatic Savings
- Overdraft Protection[1]
- Combined Account Statement
- eStatement
- Online Banking with Bill Pay
- Mobile Banking with Mobile Deposit
- Zelle® Payments
- Cashier's Check
- Wire Transfer
- Notary Service
- Safe Deposit Box[2]

CHECKING

Minimum opening balance	$100
Monthly service charge[3]	$10 or waived with direct deposit or minimum balance
Minimum average daily balance to avoid monthly service charge[4]	$1,000
Monthly service charge waived with combined average daily balance for the monthly statement cycle[4]	$5,000
Number of checks paid per month with no extra charge	Unlimited
Check orders	First minimum order of checks free with direct deposit[5]

MONEY MARKET*

Minimum opening balance	$5,000
Monthly service charge[3]	$10 or waived with minimum balance
Minimum daily balance to avoid monthly service charge	$10,000
Interest	Tiered interest earned on average daily balance

SAVINGS*

Minimum opening balance	$100
Monthly service charge[3]	$5
Minimum daily balance to avoid monthly service charge	$500
Interest	Tiered interest earned on average daily balance

WEST COAST COMMUNITY BANK

Member FDIC

*See Deposit Account Agreement and Disclosure Statement for further account details. [1]Subject to approval. [2]Subject to availability. [3]First monthly service charge waived on all accounts. [4]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. [5]West Coast Community Bank custom checks only. *May be subject to transaction limitations.*

BUSINESS BANKING

Deposit Services

- Checking and Savings Accounts
- ATM | Night Depository
- Money Market Account
- Certificate of Deposit

Treasury Management

- Positive Pay
- Online Banking
- Business Mobile Banking
- Bill Payment
- Wire Transfers
- ACH Origination
- Enhanced Reporting
- Remote Deposit Capture

BUSINESS LENDING*

- Small Business Administration (SBA) Loan
- Term Loan
- Line of Credit
- Letter of Credit
- Corporate Credit Card
- Agricultural Loan
- Municipality Loan
- Construction Loan
- Asset-Based Loan
- Government Agency Loan
- Farm Service Agency (FSA) Loan
- Commercial Real Estate Loan
- Business and Industry (B&I) Loan
- Overdraft Protection

**Subject to credit approval.*

Other Services

- Courier
- Lockbox
- Cash Vault
- Merchant Services

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BUSINESS BANKING



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PERSONAL TOUCH

"We're really impressed with West Coast Community Bank. Their personal touch is what drew us to them. They take great care of us and treat us like family. The Bank's culture of trust and care for the client is exactly how we do business ourselves."

~ Ben Spungin and Kirk Probasco, Cella Restaurant



A SPECIAL RELATIONSHIP

"Choosing the right lender, one that works alongside our team, made this project come together. We're extremely thankful for West Coast Community Bank's expertise and can-do attitude. They go the extra mile to make sure things are done right and efficiently. It's a special relationship and we're grateful for the whole team at WCCB."

~ Jeff Huff, Swenson Builders

BUSINESS CHECKING

Minimum opening balance	$300
Monthly service charge	$9 or waived with minimum balance
Minimum daily balance to avoid monthly service charge	$2,500
Number of checks paid per month with no extra charge	100
Per-check charge over maximum	$0.12
Number of deposits per month with no extra charge	20
Per-deposit charge over maximum	$1

ANALYZED BUSINESS CHECKING

Minimum opening balance	$300
Monthly service charge	$12 which may be offset by an earnings credit[1]
Minimum daily balance to avoid monthly service charge	Variable[1]
Number of checks paid per month with no extra charge	Variable[1]
Per-check charge over maximum	Variable[1]
Number of deposits per month with no extra charge	Variable[1]
Per-deposit charge over maximum	Variable[1]

BUSINESS MONEY MARKET

Minimum opening balance	$1,000
Monthly service charge	$18 or waived with minimum balance
Minimum daily balance to avoid monthly service charge	$5,000
Number of withdrawals per month with no extra charge[2]	Allows up to six withdrawals per month, including in the form of a check or account transfer
Per-withdrawal charge over maximum[2]	$15
Number of deposits per month with no extra charge	Unlimited
Per-deposit charge over maximum	Not Applicable

BUSINESS SAVINGS

Minimum opening balance	$500
Monthly service charge	$5 or waived with minimum balance
Minimum daily balance to avoid monthly service charge	$500
Maximum # of withdrawals per month with no extra charge[2]	Allows up to six withdrawals per month, including in the form of a check or account transfer
Per-withdrawal charge over maximum[2]	$1
Number of deposits per month with no extra charge	Unlimited
Per-deposit charge over maximum	Not Applicable

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See Deposit Account Agreement and Disclosure Statement for further account details. [1]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. [2]Accounts may be subject to transaction limitations.

HEAR FROM OUR CLIENTS



Responsive to Our Needs

"We started banking with West Coast Community Bank when we saw how responsive they are to not just our needs as a law firm here in Monterey County, but also to our business clients. By banking locally and working with a community bank, we know we're supporting the community by keeping our money local."

Jeannette Witten, Managing Partner, Hudson Martin



Unparalleled Service

"The level of attention and service we receive is unparalleled. We have realized that we can always count on West Coast Community Bank to be there for us, understand our unique needs and offer solutions that truly make a difference."

Mark Dailey, CEO and Matt Denning, COO, KBM HOGUE

SERVING FOUR WEST COAST COUNTIES



WEST COAST COMMUNITY BANK

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Member FDIC Equal Housing Lender

TREASURY MANAGEMENT



WEST COAST COMMUNITY BANK
Put your money where your life is.

WEST COAST COMMUNITY BANK provides a robust suite of treasury management services designed to streamline financial operations and enhance security for businesses of all sizes. Through powerful online and mobile banking tools, businesses can manage accounts, approve transactions, set up real-time alerts and customize employee access with ease.

Advanced treasury features such as Check and ACH Positive Pay, dual control, remote deposit capture, ACH Origination and secure wire transfers help prevent fraud and improve operational efficiency. These services are reinforced by strong two-factor authentication and informative resources to empower businesses to stay knowledgeable and in control of their financial environment.

BUSINESS ONLINE BANKING
Efficient banking for busy teams

- Dual control capabilities
- Approve wires ACH and transfers
- Manage your accounts with powerful banking tools
- Set alerts for fraud control and account management

ONLINE SECURITY
Two-Factor Authentication

- Tokens
- Secure login
- Secure payment processing

BUSINESS MOBILE APP
Bank Anywhere, Anytime and on the Go

- Deposit checks
- Make payments
- 24 / 7 account access
- Transfer between accounts
- Approve transfers, ACH and wires

LOCKBOX
Deposit Processing Services

- Accept encoded coupons and individual payments
- Automate deposit processing to improve cash flow

REMOTE DEPOSIT CAPTURE
Same Day Processing

- Improve funds availability
- Easy reporting and integration
- 24 / 7 deposits, with online check images and deposit reports
- Save time by eliminating trips to the bank

ACH MANAGER
Create and Manage ACH Payments and Collections

- Easy payroll processing
- Same-day ACH available
- Dual entry and approval
- Make payments faster, easier and more secure
- Collection on receivables is quicker, simpler and more protected

POSITIVE PAY
Check and ACH Fraud Protection

- ACH Positive Pay
- Check Positive Pay
- Payee Positive Pay
- Reverse Positive Pay

WIRES
Secure Wire Transfers

- Dual control capabilities
- Domestic, international and foreign currency wires

DEBIT CARDS
Use Anywhere Mastercard is Accepted

- Contactless payments
- Access cash or make purchases
- Add to your mobile wallets for “card-free” payments through Apple Pay, Google Pay and Samsung Pay

CREDIT CARDS
Purchasing Tool for Your Entire Organization

- Contactless payments
- Corporate Credit and Corporate Purchasing
- Control and manage corporate cardholders
- Spending alerts, electronic billing statements, expense reporting, spending limits, payment options and more

MERCHANT SERVICES
One-Stop Solution to Banking and Payment Processing

- Convenient, Easily Accessible Reporting
- Built-in fraud monitoring and control
- Accept payments online or in-person
- Point of Sale payment solutions, mobile payments

FDIC SWEEP ACCOUNT / INTRAFI
Fully insured with multi-million-dollar coverage per TIN

- Online visibility
- 100% safety and security
- Automated sweeps for operating accounts and money markets

ON-SITE CASH VAULT
Securely Store Cash

- Full array of automated reporting
- Cash pickup, optional cash dispensing
- Save time by eliminating trips to the bank

ARMORED COURIER SERVICES
Protected Transport Solutions

- Pickup and delivery
- Cash and coin orders and delivery
- Save time by eliminating trips to the bank

Take control of your business finances with confidence.

From secure, dual-controlled transactions to real-time mobile access and automated cash management, our Treasury Management solutions are built to save you time, reduce risk and keep your operations moving. Streamline your workflow, protect your assets and bank smarter today.

WANT TO LEARN MORE?

wccb.com/treasury_management | 831.457.5000 | TreasuryManagement@wccb.com

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