

LIGHTHOUSE ONLINE

Lighthouse Online is free to all clients. Lighthouse Online allows you 24 hour access to review balances and transactions on all of your Lighthouse Bank accounts. In addition, it allows you to transfer funds between all deposit accounts and make payments to your Line of Credit account(s). Other benefits are:

- Stop Payment Requests
- Check reorders
- Electronic Statement Presentation
- Secure Messaging to Lighthouse Bank

Bill Payment

Through Lighthouse Online, you have the ability to pay all of your bills without the hassle of writing checks, for only \$5.00 per month.

Statements

Month-end statements will be available on all checking and savings accounts through www.lighthousebank.net using a unique User ID and Password, or through Lighthouse Online. By request, you may receive month-end statements by mail for a fee of \$5.00 per month.

ADDITIONAL SERVICES

- Night Drop
- Bank-by-Mail
- Merchant Card Services
- Debit MasterCard
- Armored Car
- Attorney-Client Trust Accounts
- Construction and Commercial Real Estate Loans
- SBA Loans
- Business Loans

Let Us Come To You



Too busy to come to us ~ Let us come to you
We will pick up your non-cash deposits from your business location. Schedule a one-time or recurring pick-up. Contact us for additional information.



111 Mission Street
Santa Cruz, CA 95060
Phone: (831) 600-4000
Fax: (831) 427-2260
www.lighthousebank.net

HOURS:
Monday – Thursday
9:00 a.m. to 5:00 p.m.
Friday
9:00 a.m. to 6:00 p.m.

TERMS AND CONDITIONS:
Additional fees may apply to all accounts. Account features are subject to change. Other restrictions may apply. Contact us for additional information.

All depositors insured to \$100,000.
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Form #BB001-0508 1K YD



Cover photo by Anthony L. Solis

BUSINESS BANKING



CHECKING ACCOUNTS

Business Checking

- **Opening Deposit:** A \$1,000 deposit is required to open a Business Checking Account.
- **Account Fees:** There is no monthly fee if you maintain a minimum daily balance of at least \$2,500 or an average balance of at least \$7,500 during the statement period; otherwise, a monthly fee of \$10 will apply. An activity fee of \$0.15 per check over 100 and \$0.75 per deposit over 20 will apply.

Business Interest Checking

Subject to Eligibility

- **Opening Deposit:** A \$1,000 deposit is required to open a Business Interest Checking Account.
- **Account Fees:** There is no monthly fee if you maintain a minimum daily balance of at least \$5,000 or an average balance of at least \$10,000 during the statement period; otherwise, a monthly fee of \$10 will apply. An activity fee of \$0.15 per check over 100 and \$0.75 per deposit over 20 will apply.
- **Interest:** The interest rate and APY apply to all balances and may change at our discretion, as often as daily, without prior notice. No interest is paid on any day the collected balance falls below \$0.01.

Nonprofit Checking

- **Opening Deposit:** A \$500 deposit is required to open a Nonprofit Checking Account.
- **Account Fees:** There is no monthly fee if you maintain a minimum daily balance of at least \$1,000 or an average balance of at least \$2,500 during the statement period; otherwise, a monthly fee of \$10 will apply. An activity fee of \$0.15 per check over 100 and \$0.75 per deposit over 20 will apply.

SAVINGS ACCOUNTS

Business Savings

- **Opening Deposit:** A \$500 deposit is required to open a Business Savings Account.
- **Account Fees:** There is no monthly fee if you maintain an average collected balance of at least \$500 during the statement period; otherwise, a monthly fee of \$5 will apply.
For each debit transaction (including ATM transactions) in excess of six (6) per statement period, a fee of \$5 will apply.
- **Interest:** The interest rate and APY apply to all balances and may change at our discretion, as often as daily, without prior notice. No interest is paid on any day the collected balance falls below \$0.01.

Business Overdraft Savings

Subject to Eligibility

- **Opening Deposit:** A \$500 deposit is required to open a Business Overdraft Savings Account.
- **Account Fees:** There is no monthly fee if you maintain an average collected balance of at least \$500 during the statement period; otherwise, a monthly fee of \$5 will apply.
The Business Overdraft Savings account is tied to a Business Checking, Business Interest Checking or Nonprofit Checking account, providing overdraft protection to help prevent returned checks (or other returned debits) and overdrafts on your checking account. A \$10 fee will apply on each overdraft transfer.
- **Interest:** The interest rate and APY apply to all balances and may change at our discretion, as often as daily, without prior notice. No interest is paid on any day the collected balance falls below \$0.01.

MONEY MARKET AND CERTIFICATES OF DEPOSIT

Business Money Market

- **Opening Deposit:** A \$2,500 deposit is required to open a Business Money Market Account.
- **Account Fees:** There is no monthly fee if you maintain an average collected balance of at least \$5,000 during the statement period; otherwise, a monthly fee of \$15 will apply.
For each debit transaction (including ATM transactions) in excess of six (6) per statement period, a fee of \$15 will apply.
- **Interest:** The interest rate and APY are tiered, depending on the collected balance at the end of each business day, and may change at our discretion, as often as daily, without prior notice. The rate paid each day depends on the tier into which the end-of-day collected balance falls. No interest is paid on any day the collected balance falls below \$0.01.

Certificate Of Deposit

- **Term:** Terms of 30 days up to 5 years are available.
- **Opening Deposit:** A \$10,000 deposit is required to open a Certificate of Deposit Account.
- **Account Limitation:** Additional deposits (including ACH & Wires) may not be made into a Certificate of Deposit.
- **Withdrawals:** All withdrawals are subject to an Early Withdrawal Penalty.