

ACCOUNT TYPE	Balance Requirement to Avoid Service Fee (5)	Balance Tier to Obtain APY	Interest Rate	Annual Percentage Yield
CHECKING AND SAVINGS ACCOUNTS (Minimum to Open is \$1,000 for Checking Accounts and \$500 for Savings Accounts)				
Personal Interest Checking	Minimum Daily Balance of \$2,500 or an Average Balance of \$10,000	\$0.01 and over	0.25%	0.25%
Personal Savings ⁽³⁾	Average Collected Balance of \$500	\$0.01 and over	0.50%	0.50%
Personal Overdraft Savings	Average Collected Balance of \$500	\$0.01 and over	0.25%	0.25%
Business Interest Checking ⁽¹⁾	Minimum Daily Balance of \$5,000 or an Average Balance of \$10,000	\$0.01 and over	0.25%	0.25%
Premier Nonprofit Interest Checking	N/A	\$0.01 and over	0.50%	0.50%
Attorney-Client Trust ⁽²⁾	N/A	\$0.01 and over	0.25%	0.50%
Business Savings ⁽³⁾	Average Collected Balance of \$500	\$0.01 and over	0.50%	0.50%
Business Overdraft Savings ⁽¹⁾	Average Collected Balance of \$500	\$0.01 and over	0.25%	0.25%
MONEY MARKET ACCOUNTS (Minimum to Open is \$1,000)				
Personal Money Market ^(3, 4)	Average Collected Balance of \$5,000	\$0 - \$24,999	0.25%	0.25%
		\$25,000 - \$49,999	0.45%	0.45%
		\$50,000 - \$99,999	0.60%	0.60%
		\$100,000 - \$249,999	0.70%	0.70%
		\$250,000 +	1.00%	1.01%
Business Money Market ^(3, 4)	Average Collected Balance of \$5,000	\$0 - \$24,999	0.25%	0.25%
		\$25,000 - \$49,999	0.45%	0.45%
		\$50,000 - \$99,999	0.60%	0.60%
		\$100,000 - \$249,999	0.70%	0.70%
		\$250,000 +	1.00%	1.01%

FOOTNOTES:

1. Subject to Eligibility; 2. All interest is repored and sent to the State Bar of California; 3. Transaction Limits Apply; 4. Limited Check Access; 5. Fees could reduce earnings on accounts.

IMPORTANT NOTE: This document is to be used in conjunction with other available disclosure information about our accounts. Additional disclosure is available upon request from any Lighthouse Bank employee.

Please call us at (831) 600-4000 or visit us today for additional information.



Certificates of Deposit ⁽⁶⁾ (Minimum to Open is \$10,000)								
Term	\$0 - \$9,999		\$10,000 - \$49,999		\$50,000 - \$89,999		\$90,000 +	
	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield
30 - 89 days	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
90 - 179 days	0.25%	0.25%	0.50%	0.50%	0.25%	0.25%	0.25%	0.25%
180 - 364 days	0.25%	0.25%	0.75%	0.75%	0.75%	0.75%	1.00%	1.01%
12 mo. - 23 mo.	0.25%	0.25%	0.95%	0.95%	1.05%	1.06%	1.10%	1.11%
24 mo. - 35 mo.	0.25%	0.25%	1.25%	1.26%	1.50%	1.51%	1.60%	1.61%
36 mo. - 47 mo.	0.25%	0.25%	1.75%	1.77%	2.00%	2.02%	2.00%	2.02%
48 mo. - 59 mo.	0.25%	0.25%	2.00%	2.02%	2.25%	2.28%	2.45%	2.48%
60 mo.	0.25%	0.25%	2.25%	2.28%	2.50%	2.53%	2.65%	2.69%

IRA Certificates of Deposit ⁽⁵⁾ (Minimum to Open is \$2,000)										
Term	\$0 - \$1,999		\$2,000 - \$9,999		\$10,000 - \$49,999		\$50,000 - \$89,999		\$90,000 +	
	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield
180 - 364 days	0.50%	0.50%	0.50%	0.50%	0.75%	0.75%	0.75%	0.75%	1.00%	1.01%
12 mo. - 23 mo.	0.50%	0.50%	0.50%	0.50%	0.95%	0.95%	1.05%	1.06%	1.10%	1.11%
24 mo. - 35 mo.	0.50%	0.50%	0.50%	0.50%	1.25%	1.26%	1.50%	1.51%	1.60%	1.61%
36 mo. - 47 mo.	0.50%	0.50%	0.50%	0.50%	1.75%	1.77%	2.00%	2.02%	2.00%	2.02%
48 mo. - 59 mo.	0.75%	0.75%	0.75%	0.75%	2.00%	2.02%	2.25%	2.28%	2.45%	2.48%
60 mo.	0.75%	0.75%	0.75%	0.75%	2.25%	2.28%	2.50%	2.53%	2.65%	2.69%

IMPORTANT INFORMATION FOR ALL ACCOUNT TYPES

A) Annual Percentage Yield (APY) is a percentage rate reflecting the total amount of interest paid on an account, based on the interest rate and the frequency of compounding for a 365-day period (366-day period for a leap year).

B) We use the daily balance method to calculate the interest on your account and determine the minimum daily balance to obtain the APY. This method applies a daily periodic rate to the principal in the account each day. Accrued interest will not be credited on accounts that are closed prior to their statement cycle date. Fees could reduce earnings on accounts.

C) All Checking, Savings and Money Market Accounts are variable rate accounts. As such, the interest rate and APY on all accounts may change daily at our discretion.

FOOTNOTES:

6. Penalty for Early Withdrawal