

BANKING SERVICES

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 Presentment
- 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.

Debit Cards

You may request a MasterCard Debit Card which can be used for ATM and Point-of-Sale transactions. The first 10 ATM surcharges per month will be waived. You may also choose to link your Personal Money Market, Personal Savings or Personal Overdraft Savings account(s) to your debit card.

Additional Services

- Night Drop
- Personal Lines of Credit
- Bank-by-Mail
- Home Equity Lines of Credit
- Personal Loans
- Construction Loans



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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 #PB002-0508 1K YD



PERSONAL BANKING



CHECKING ACCOUNTS

Personal Checking

- **Opening Deposit:** A \$1,000 deposit is required to open a Personal 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 \$5,000 during the statement period; otherwise, a monthly fee of \$10 will apply.

Personal Interest Checking

- **Opening Deposit:** A \$1,000 deposit is required to open a Personal Interest 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 \$10,000 during the statement period; otherwise, a monthly fee of \$10 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.

Senior Checking

Age 62 and over

- **Opening Deposit:** A \$500 deposit is required to open a Senior 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 \$5,000 during the statement period; otherwise, a monthly fee of \$7.50 will apply.

SAVINGS ACCOUNTS

Personal Savings

- **Opening Deposit:** A \$500 deposit is required to open a Personal 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.

Personal Overdraft Savings

- **Opening Deposit:** A \$500 deposit is required to open a Personal 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 Personal Overdraft Savings account is tied your Personal Checking, Personal Interest Checking or Senior 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

Personal Money Market

- **Opening Deposit:** A \$2,500 deposit is required to open a Personal 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 (180 days for IRA) up to 5 years are available.
- **Opening Deposit:** A \$10,000 (\$2,000 for IRA) deposit is required to open a Certificate of Deposit Account.
- **Account Limitation:** You cannot make additional deposits (including ACH & Wires) into a Certificate of Deposit, however Contributions are allowed on all IRA accounts.
- **Withdrawals:** All withdrawals are subject to an Early Withdrawal Penalty (Mandatory IRA distributions are excluded).
- **Interest:** Interest is compounded daily and paid monthly into the account or another Lighthouse Bank deposit account. Interest checks are not available.