

PERSONAL BANKING

PERSONAL SAVINGS ACCOUNTS	SAVINGS MAXIMIZER	GOLDEN OAK MONEY FUND
Ideal for customers who...	Want to start saving with a small initial investment	Are looking for an account that earns higher interest rates with higher balances
Minimum opening deposit	\$100	\$2500
Monthly maintenance service charge	\$3	\$10
Minimum daily balance to waive monthly maintenance service charge	\$300	\$2500
Interest	Earn interest on daily balances of \$300 or more ¹	Earns interest on daily balances of \$2500 or more; offers tiered interest rates ¹
Account activity	Permits six preauthorized or telephone transfers per month. Unlimited withdrawals are allowed in person, at an ATM ² or by mail. Withdrawals or debits processed in excess of three per month cost \$1 each.	Permits six transfers or withdrawals per statement cycle to another account of the account holder at the same institution or to third parties when transfers are made by means of a preauthorized or automatic transfer under a telephone agreement. Each time a transfer is paid against an account in excess of those allowed by federal regulation, an excess transfer fee of \$10 is assessed. Unlimited withdrawals are allowed in person, at an ATM ² or by mail.
Account advantages	Statements are provided monthly and may be combined with your Visalia Community Bank checking account for added convenience.	Statements are provided monthly and may be combined with your Visalia Community Bank checking account for added convenience.

¹ At our discretion, the interest rate and Annual Percentage Yield (A.P.Y.) may vary.

² Advantage ATM & Check Card cannot be issued for savings accounts only. There must be a checking account linked to the card.