

Santa Cruz County Bank offers Personal Checking accounts designed to suit your personal needs, which include:

Personal Checking Accounts:	Sandpiper <i>Simple Checking</i>	Seacliff <i>Standard Checking</i>	Seascape <i>Interest Checking</i>	Pajaro Premier <i>Interest Checking</i>
Minimum opening balance	\$100	\$100	\$500	\$1,000
Monthly service charge ¹	\$5.00 or waived with direct deposit	\$10.00 or waived with direct deposit	\$12.00 or waived for individuals 60 and older	\$14.00
Minimum daily balance to avoid monthly service charge	Not applicable	\$1,000	\$3,000	\$5,000
Monthly service charge waived with combined average daily balance for the monthly statement cycle. ⁴	Not applicable ⁴	\$5,000 ⁴	\$10,000 ⁴	\$15,000 ⁴
Maximum # of checks written per month with no extra charge	10	Unlimited	Unlimited	Unlimited
Per check charge over maximum	\$0.50	Not applicable	Not applicable	Not applicable
Deposits per month	Unlimited	Unlimited	Unlimited	Unlimited
ATM fees ²	Waived	Waived	Waived	Waived
Check orders	No waiver or discount	First minimum order of checks free with direct deposit ³	First minimum order of checks free with direct deposit ³	Free ³
Combined statement available	Yes	Yes	Yes	Yes
Interest	Not applicable	Not applicable	Interest earned on tiered daily balance	Interest earned on tiered daily balance

¹ First monthly service charge waived on all accounts.

² Other banks may charge a fee for transactions at their locations.

³ Santa Cruz County Bank custom checks only.

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. The following account types are eligible for combined balance calculations and may be combined with your account to avoid a monthly service charge (if the average daily balance requirement is met): Checking, Savings and Certificate of Deposit.

Please [contact us](#) for a current copy of the Santa Cruz County Bank Personal and Business Account Fee Schedule which includes the Analysis Account fees.