Account Details	Sand Dollar Savings	Boogie Boarder Banker* Youth Savings (under age 18)	Manresa Money Market	Davenport Money Market
Minimum opening balance	\$100	\$25.00	\$5,000	\$10,000
Minimum daily balance to avoid monthly service charge	\$500	\$5.00	\$10,000	\$25,000
Monthly service charge 1	\$5.00	\$1.00	\$10.00	\$20.00
Interest	On balances over \$100	On balances over \$100	Interest earned on tiered daily balance	Interest earned on tiered daily balance

Money Market and Savings Accounts are subject to transaction limitations. See Account Agreement and Disclosure Statement for account details.

¹First monthly service charge waived on all accounts.

^{*}This Savings Account for minors must have a parent or guardian's signature.

^{**}Contact us for a current copy of the Santa Cruz County Bank Personal and Business Account Fee Schedule which includes the Analysis Account fees.