

Changing the Way You Think About Banking

We have the solutions that uniquely qualify to be your banking partner. We offer a full array of products and services tailored to fit your company's financial needs. Your banker, with a supporting team from our amazing local branches, will help to provide an unparalleled banking experience for your business.

Included with your account is the ability to access any ATM nationwide at no cost, as well as a full suite of digital banking products and our mobile app.

Account	Description	Opening Deposit	Service Charge	How to Avoid Service Charge	Interest Bearing	Limitations
Small Business Checking	Our Small Business Checking account is designed for accounts with lower transaction volumes or that carry smaller balances. It comes with a variety of Digital Banking tools to help your business grow.	\$100.00	\$5.00	Minimum Daily Balance \$500	No	Up to 50 items at no charge. Additional debits will be charged at 20 ¢ per item over 50 items.
Business Checking	Our Business Checking Account is designed for Businesses with low to moderate transaction volume who need a suite of convenient money management tools and services.	\$500.00	\$20.00	Minimum Daily Balance \$2,500	No	Up to 150 debits at no charge. Additional debits will be charged at .20 ¢ per transaction.
Business Analysis Checking	Our Business Analysis Checking account is for clients with higher transaction volumes and balances or that need advanced Treasury Management and Digital Banking solutions.	\$500.00	\$12.00	Based on your balances, you can receive a soft earnings credit to offset analyzed service fees each month.	No	Unlimited; Analysis charges apply
Business Interest Checking	The Business Interest Checking account is designed for clients who carry higher balances, want to earn interest and need the flexibility to write checks and process transactions.	\$500.00	\$25.00	Minimum Daily Balance \$5,000	Yes, Minimum daily balance to earn interest is \$5,000	Up to 20 deposits and 150 debits at no charge. Additional transactions will be charged at \$1.50 per deposit and .20 ¢ per debit.
Business Sweep Checking	Our Business Sweep Checking is an interest earning account designed for businesses with high transaction volumes or need a sweep to another First Foundation account or line of credit.	\$10,000.00	\$25.00	Minimum Daily Balance \$25,000	Yes, Minimum daily balance to earn interest is \$25,000	Unlimited
Business Savings	Our Business Savings Account will help your Business save while earning you interest on your deposited funds.	\$100.00	\$5.00	Minimum Daily Balance \$1,000	Yes, Minimum daily balance to earn interest is \$1,000	Six preauthorized withdrawals/transfers allowed*
Business Money Market	Earn more with our Business Money Market Account. It is tiered to reward your savings with higher rates as your balances grow.	\$1,000.00	\$25.00	Minimum Daily Balance \$2,500	Yes, Minimum daily balance to earn interest is \$2,500	Six preauthorized withdrawals/transfers allowed*
Business CD	Our Business Certificates of Deposit help you save for your short or long term goals with competitive rates and FDIC insurance up to the maximum allowed by law.	\$2,500.00	\$0.00	N/A	Yes	Early withdrawal penalties may apply
Interest On Lawyers Trust Accounts (IOLTAs)	Our Interest on Lawyers Trust Accounts is available in California, Hawaii and Nevada and has no monthly service charge. We will automatically transfer your earned interest to the State Bar program for your convenience.	\$0.00	\$0.00	\$0.00	Yes	Unlimited; Interest, less permissible fees, is paid to the state program

*Unlimited withdrawals / transfers in person or at an ATM. Six preauthorized withdrawals/transfers or checks are allowed per statement cycle. Transactions exceeding those allowable per statement cycle are subject to excess withdrawal fees.

