

PRODUCT CHART FOR BUSINESS ACCOUNTS

CHECKING, MONEY MARKET, SAVINGS AND CERTIFICATE OF DEPOSIT ACCOUNTS



The following chart describes the Pacific Western Bank account into which your MUFG Union Bank N.A. account will convert. The chart also identifies the basic terms, conditions, and features previously offered by your MUFG Union Bank N.A. account and how those terms, conditions, and features have changed. **Material changes, including increased fees or minimum balance requirements, are highlighted in bold print.**

If you have the following MUFG Union Bank N.A. account	Effective October 9, 2021, you will have the following Pacific Western Bank account	The following changes in terms apply to your Pacific Western Bank account beginning on October 9, 2021
<ul style="list-style-type: none"> • Business Account Analysis 	<ul style="list-style-type: none"> • Business Account Analysis 	<ul style="list-style-type: none"> • Unless notified otherwise in writing, all current fees assessed through account analysis will remain the same.¹
<ul style="list-style-type: none"> • Analyzed Business Interest Checking • Business Essentials Interest Checking • Business Tiered Interest Checking <ul style="list-style-type: none"> • \$0.01 - \$2,499 – Tier 1 • \$2,500 - \$9,999 – Tier 2 • \$10,000 - \$24,999 – Tier 3 • \$25,000 - \$49,999 – Tier 4 • \$50,000 - \$99,999 – Tier 5 	<ul style="list-style-type: none"> • HOA Business Interest Checking – Analyzed² • Same interest rate tiers and interest rates 	<ul style="list-style-type: none"> • Unless notified otherwise in writing, all current fees assessed through account analysis will remain the same.¹
<ul style="list-style-type: none"> • Business Money Market • Business Premium Money Market • Business High Rate Money Market <ul style="list-style-type: none"> • \$0.01 - \$2,499 – Tier 1 • \$2,500 - \$9,999 – Tier 2 • \$10,000 - \$24,999 – Tier 3 • \$25,000 - \$49,999 – Tier 4 • \$50,000 - \$99,999 – Tier 5 	<ul style="list-style-type: none"> • HOA Money Market – Analyzed² • Same interest rate tiers and interest rates 	<ul style="list-style-type: none"> • Unless notified otherwise in writing, all current fees assessed through account analysis will remain the same.¹ • Transaction limitations apply.³
<ul style="list-style-type: none"> • Business Savings <ul style="list-style-type: none"> • \$0.01 - \$2,499 – Tier 1 • \$2,500 - \$9,999 – Tier 2 • \$10,000 - \$24,999 – Tier 3 • \$25,000 - \$49,999 – Tier 4 • \$50,000 - \$99,999 – Tier 5 	<ul style="list-style-type: none"> • Savings² • No interest rate tiers • Same interest rates 	<ul style="list-style-type: none"> • \$300 minimum daily balance to avoid monthly service charge. • \$3 per month service charge. • Business Savings accounts will be removed from Account Analysis and subject to the fees above. • Transaction limitations apply.^{3,4}
<ul style="list-style-type: none"> • Business Certificate of Deposit 	<ul style="list-style-type: none"> • Classic Certificate of Deposit⁵ 	<ul style="list-style-type: none"> • Unless notified otherwise in writing, all current rates, terms, and conditions will remain the same until the first maturity of the Certificate of Deposit on or after October 9, 2021. • The account will not automatically renew at maturity.⁶ Please contact HOA Services about available CD options.

ADDITIONAL ACCOUNT TERMS, CONDITIONS AND LIMITATIONS

¹ If you would like a copy of the HOA Services Pricing Schedule, please contact Client Services at 888.928.3936. Accounts may currently be enrolled in business account analysis with MUFG Union Bank N.A. and Pacific Western Bank. Accounts may remain enrolled in separate account analysis programs through December 31, 2021, as Pacific Western Bank completes its review and analysis of products and services used by mutual customers. Your Relationship Manager will contact you upon completion of this review and analysis.

² These accounts are interest-bearing and have variable rates. The interest rate and Annual Percentage Yield (APY) may change at our discretion at any time. The minimum balance must be maintained each day to earn the APY. Fees may reduce your actual earnings. The daily balance method is used to calculate interest. Interest will be compounded and credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

³ Transaction limitations apply to a maximum of six (6) transfers/withdrawals from the account during each calendar month, excluding transactions made at an ATM or in person at a Pacific Western Bank branch. A \$15 excessive transaction fee per item for exceeding transaction limits may be charged. Please note that the transaction limitations and fees do not apply at the present time. Should transactions limitations and fees be reactivated, written notification will be provided.

⁴ **A savings withdrawal fee of \$7.00 will be charged for each withdrawal made in person at a branch in excess of three (3) per calendar month.**

⁵ Certificate of Deposits (COD) have fixed rates based upon the term selected. The rate will be paid until maturity of the certificate. We may impose a penalty if you withdraw any or all of the deposited funds/principal before the maturity date. This could result in a reduction of principal.

⁶ Accounts that do not renew automatically will not accrue interest after the maturity date.

Please refer to the enclosed Deposit Account Agreement and Disclosure for the complete terms and conditions of your account(s).