



QUICK REFERENCE GUIDE

Personal Accounts

<i>If you have the following Affinity Bank account:</i>	<i>Effective December 7, 2009 you will have the following Pacific Western Bank account:</i>	<i>The following changes in terms apply to your Pacific Western Bank account:</i>
<ul style="list-style-type: none"> • Free Checking 	Totally Free Checking	<ul style="list-style-type: none"> • Unlimited check writing • Unlimited ATM access • No monthly service charge
<ul style="list-style-type: none"> • Gold Checking (Average Year-to-Date Balances less than \$2,500) • Employee Checking • Employee Plus Checking (AGI Employees) 	Totally Free Interest Checking	<ul style="list-style-type: none"> • Unlimited check writing • Unlimited ATM access • No monthly service charge • Simple interest paid monthly
<ul style="list-style-type: none"> • Gold Checking (Average Year-to-Date Balances equal to or greater than \$2,500) • BIG Checking 	High Yield Checking	<ul style="list-style-type: none"> • Tiered interest rate subject to change • Unlimited check writing • Unlimited ATM access • \$2,500 minimum daily balance to avoid monthly service charge • \$8 monthly service charge • Simple interest paid monthly
<ul style="list-style-type: none"> • Gold Money Market Checking • Platinum Money Market Checking • Online Money Market Savings • T-Bill Indexed Money Market Checking 	Premier Money Market	<ul style="list-style-type: none"> • Tiered interest rate subject to change • Limit of 6 check, preauthorized, automatic, or telephone transfers per month; \$15 per transfer over limit • \$15,000 minimum daily balance or \$37,500 average monthly balance to avoid monthly service charge • \$20 monthly service charge • \$10,000 minimum collected balance to earn interest • Simple interest paid monthly
<ul style="list-style-type: none"> • Gold Savings • Kids Only Savings 	Personal Savings	<ul style="list-style-type: none"> • Flat interest rate subject to change • Limit of 6 preauthorized, automatic, or telephone transfers per month; \$15 per transfer over limit • Unlimited ATM with primary checking • \$7 per withdrawal over 3 per month • \$300 minimum balance to avoid monthly service charge • \$3 per month service charge • Simple interest paid monthly
<ul style="list-style-type: none"> • Individual Retirement Account (IRA) 	Individual Retirement Account (IRA)	<ul style="list-style-type: none"> • All terms and conditions will remain the same until maturity of the Certificate of Deposit or the Savings Account. • \$25 annual fee
<ul style="list-style-type: none"> • Gold Certificate of Deposit • 1-Year Add-to Certificate of Deposit • Jump-Up Certificate of Deposit 	Certificates of Deposit	<ul style="list-style-type: none"> • Unless notified otherwise in writing, all terms and conditions will remain the same until maturity of the Certificate of Deposit.



QUICK REFERENCE GUIDE Business Accounts

<i>If you have the following Affinity Bank account:</i>	<i>Effective December 7, 2009 you will have the following Pacific Western Bank account:</i>	<i>The following changes in terms apply to your Pacific Western Bank account:</i>
<ul style="list-style-type: none"> • Free Business Checking • Basic Business Checking 	Totally Free Business Checking	<ul style="list-style-type: none"> • 500 free items per month (debits, credits & deposited items) then \$0.25 per item • \$10,000 in currency/coin deposits per month then \$1.50 for each \$1,000 • No monthly maintenance charge
<ul style="list-style-type: none"> • Analyzed Business Checking 	Business Account Analysis	<ul style="list-style-type: none"> • Refer to enclosed DDA Analysis Disclosure
<ul style="list-style-type: none"> • Business Money Market Checking 	Premier Money Market	<ul style="list-style-type: none"> • Tiered interest rate subject to change • Limit of 6 check, preauthorized, automatic, or telephone transfers per month; \$15 per transfer over limit • \$15,000 minimum daily balance or \$37,500 average monthly balance to avoid monthly service charge • \$20 monthly service charge • \$10,000 minimum collected balance to earn interest • Simple interest paid monthly
<ul style="list-style-type: none"> • Business Interest Checking 	Business Interest Checking (Sole proprietors and non-profit organizations only)	<ul style="list-style-type: none"> • Flat interest rate subject to change • Unlimited items (debits, credits & deposited items) • \$3,000 minimum daily balance to avoid monthly service charge • \$10,000 in currency/coin deposits per month then \$1.50 for each \$1,000 • \$15 monthly service charge • Simple interest paid monthly
<ul style="list-style-type: none"> • Attorney Client Trust 	IOLTA Interest Checking (Attorney Client Trust Accounts Only)	<ul style="list-style-type: none"> • Flat interest rate subject to change • 75 free items per month (debits, credits & deposited items) then \$0.35 per item • No monthly service charge • Simple interest paid monthly
<ul style="list-style-type: none"> • Business Savings 	Business Savings	<ul style="list-style-type: none"> • Flat interest rate subject to change • Limit of 6 preauthorized, automatic, or telephone transfers per month; \$15 per transfer over limit • \$7 per withdrawal over 3 per month • \$300 minimum daily balance to avoid monthly service charge • \$3 monthly service charge • Simple interest paid monthly
<ul style="list-style-type: none"> • Business Certificates of Deposit • Institutional Certificates of Deposit • Brokered Certificate of Deposit 	Certificates of Deposit	<ul style="list-style-type: none"> • Unless notified otherwise in writing, all terms and conditions will remain the same until maturity of the Certificate of Deposit.