

Business Banking

We believe that money should serve people, not the other way around. So we're building a better future with our customers by building a better banking system: Beneficial Banking. The future we're creating together will strengthen our local communities, improve quality of life for each of us, and be reflected in widespread gains in social equity and environmental renewal.

Our Bank

Beneficial State Bank opened in 2007 under a unique foundation ownership model and we have 17 branches throughout California, Oregon and Washington. We offer checking, savings, loans, online and mobile banking—we exist to serve your prosperity and goals, not to profit from them.

Our Ownership Structure

With a truly unique ownership structure, any profits distributed flow into the Beneficial State Foundation, a public charity mandated by our bylaws to invest in low-income communities and the natural environment. We are proud to be a certified B Corporation, which means we prioritize people, the planet and profit equally.

**You help us create
transformative change.**

17,155

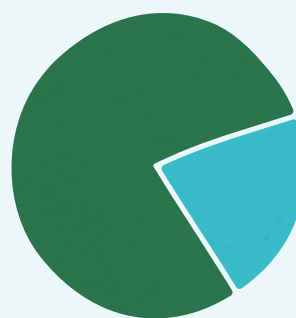
deposit accounts

**\$805
million**

in deposits

Deposits in Action

We mandate that 75% or more of our loan capital goes to organizations that are delivering meaningful social justice and environmental outcomes.



78%
Mission Loans

22%
Conventional (mission
screened)

Business & Nonprofit Loans

1024

loans

781

borrowers

\$749 million

total outstanding commitments

(as of August 30, 2018)

PositiveChange Checking & Savings

	Small Business Checking	Business Checking	Interest Business Checking	Analyzed Business Checking
Overview	This account includes all the essentials for low volume organizations.	This account is ideal for established organizations with low to medium volume.	An interest bearing account for Certified B Corps, CDFIs and Nonprofits.	This account is ideal for high activity, enhanced services to accommodate your growing organizations.
Amount to Open	\$100	\$100	\$100	\$100
Monthly Service Charge	\$0/month	\$15/month	\$17/month	\$17/month
	Please note: <ul style="list-style-type: none"> • 150 transactions free; then \$.25/each • eStatements required 	Waived if: <ul style="list-style-type: none"> • \$3,000/monthly avg balance, or • Combined balance of \$10,000 with direct relationship/owner Please note: <ul style="list-style-type: none"> • 250 transactions free; then \$.25/each 	Waived if: <ul style="list-style-type: none"> • \$5,000/monthly avg balance, or • Combined balance of \$15,000 with direct relationship/owner, or • Certified B Corp/CDFI/Nonprofit 	See Schedule of Fees and Services
		Reduced by: <ul style="list-style-type: none"> • \$2/month w/ eStatements 	Reduced by: <ul style="list-style-type: none"> • \$2/month w/ eStatements 	
Features Available**	<ul style="list-style-type: none"> • Business Debit Card* • Business Online Banking • Positive Pay • Mobile Banking • Bill Pay • Merchant Card Services • Remote Deposit Capture • Wholesale Lockbox 	<ul style="list-style-type: none"> • Business Debit Card* • eStatements • Business Online Banking • Positive Pay • Mobile Banking • Bill Pay • Merchant Card Services • Remote Deposit Capture • Wholesale Lockbox 	<ul style="list-style-type: none"> • Business Debit Card* • eStatements • Business Online Banking • Positive Pay • Mobile Banking • Bill Pay • Merchant Card Services • Remote Deposit Capture • Wholesale Lockbox 	<ul style="list-style-type: none"> • Business Debit Card* • eStatements • Business Online Banking • Positive Pay • Mobile Banking • Bill Pay • Merchant Card Services • Remote Deposit Capture • Wholesale Lockbox

ATM Availability- access your money worldwide

You will have ATM access at many of our locations. Additionally, you will have access to all ATMs in the Star Network and the MoneyPass ATM network. These networks offer thousands of surcharge-free ATMs throughout the United States.



moneypass.com



star.com

*\$2.50 transaction fee for withdrawals at foreign ATMs (other banks may charge a fee). Any ATM not in the Beneficial State Bank ATM network is a non-network ATM. Our network includes our branch locations and thousands of ATMs coast to coast in the United States and worldwide through the Star (www.star.com) and MoneyPass networks (www.moneypass.com).

**Additional fees may apply, please see Schedule of Fees and Charges.

IOLTA / State Bar Account	Business Savings	Business Money Market	Certificate of Deposit (CD)	CDARS and ICS (see info below)
The Interest on Lawyers Trust Account available in California, Oregon, and Washington.	An account with all the essentials designed to put you in control of your organization's savings.	An interest-bearing account that earns you a higher interest rate than a savings account, with limited check-writing ability.	This account is ideal for organizations that prefer the benefit of fixed returns.	An excellent solution for clients with over \$250,000 in deposits and need all deposits FDIC insured.
\$0	\$100	\$100	\$250	Contact a Client and Treasury Management team member
\$0/month	\$5/month	\$15/month	N/A	—
—	Waived if: <ul style="list-style-type: none"> • \$200/monthly avg balance, or • Certified B Corp/CDFI/ Nonprofit 	Waived if: <ul style="list-style-type: none"> • \$5,000/monthly avg balance, or • Certified B Corp/CDFI/ Nonprofit 	Early withdrawal penalty may apply: <ul style="list-style-type: none"> • Paid interest may be withdrawn without penalty or rolled over at maturity into the principal balance • Assessment of penalties can reduce principal and earnings. 	—
—	Reduced by: <ul style="list-style-type: none"> • \$2/month w/ eStatements 	Reduced by: <ul style="list-style-type: none"> • \$2/month w/ eStatements 	—	—
<ul style="list-style-type: none"> • Interest on these accounts is paid to a nonprofit that uses the funds to provide: • Access to justice in California, Oregon and Washington by obtaining and distributing funds to provide legal services to persons of lesser means • Promotional support for diversity in the legal profession 	<ul style="list-style-type: none"> • ATM Card • eStatements • Online banking • Mobile banking • Remote Deposit Capture 	<ul style="list-style-type: none"> • Checks • eStatements • Online banking • Mobile banking • Remote Deposit Capture • Positive Pay 	<ul style="list-style-type: none"> • Terms of 3 to 60 months • Compounded daily • Interest paid monthly, quarterly or added back into the account. 	—

CDARS® and ICS® CDARS® and ICS®, or the Insured Cash Sweep® service, are smart, secure, and convenient ways for large depositors of all types to access multi-million-dollar FDIC protection on large deposits, earn a return, and enjoy flexibility.

Through just one bank relationship with us, you can access coverage from many community banks. And you receive just one regular statement for each service utilized.

How does ICS® work?


With ICS, your funds are placed into demand deposit or money market deposit accounts.

How does CDARS® work?

With CDARS, funds are placed in CDs ranging from 13 weeks to 5 years.

Contact your local Client & Treasury Manager for more information and current rates.

Schedule of Fees & Charges

Member FDIC  Equal Housing Lender CDFI Certified Bank

Account Miscellaneous Fees

Armored Car	Contract Cost + 15%
Bill Pay	\$10 / month
Canadian Check Collection	\$6 / check
Cashier's Check	\$8 each
Check / Statement Photocopy	\$3 each
Courier	Contract cost + 15%
Deposit Error Correction	\$3 / item
Deposit Verification	\$15 each
Dormant Account Fee	\$5 / month
Foreign Item Collection	Cost + 10%
Legal Process	\$100 / legal process
Money Order	\$5 / each
New Account Closure (within 90 days)	\$25
Research Fee	\$35 / hour (one hr minimum)
Special Hold Statement	\$5 / statement / month
Special/Duplicate Statement	\$5 / statement
Stop Payment	\$25
Telephone Transfers	\$3 / transfer

Analyzed Business Checking

Deposit Tickets / Credits	\$0.50 / \$.15
Deposited Item	\$0.12 on us / \$0.14 transit
Debit / Checks Posted	\$0.15 / item
Cash Deposited, per \$100	\$0.10
Cash Purchased, per \$100	\$0.10
Night Depository, Annual Service Fee	\$25.00
Night Depository, Bags	Actual Cost
Night Depository, Lost Key Fee	\$10.00
Deposit Courier Services, per scheduled pick up	\$12.00
Deposit Courier Services, per on call pick up	\$16.00

ACH Fees

Online Module	\$25 / month
ACH File Transmission	\$5 each
ACH Item Transmission	\$.10 each
ACH Returns / NOC	\$3 each

ATM Fees

Foreign ATM Card Activity Charge	\$2.50 / withdrawal
Replacement Card	\$5 / card
Replacement Card - Rush	\$35

Cash Vault Services

Correction	\$5 / adjustment
Rolled Coin Deposit & Purchase	\$0.10 / roll
Standard Change Order	\$6 / order
Currency Provided/Deposited	\$.12 per \$100 deposited / provided

Line of Credit Sweep

Setup Fee	\$25
Line of Credit Sweep	\$50/month

Overdraft / NSF / Returned Item

Overdraft / NSF Charge	\$25 / item, \$150 / day max
Unavailable Funds	\$25 / item
Deposit Item Returned Fee	\$10 each

Remote Deposit Fees

Online Module	\$60 / month
Additional Scanner	\$20 / month / each
RDC Per Deposit	\$.50
RDC Per Item	\$.12 on-us / \$.14 transit

Wire Fees

Online Module	\$25 / month
Cancellation	\$25 / wire
Investigation	\$15 / wire
Duplicate Wire Notification	\$5 each
Incoming Domestic Wire	\$15 / wire
Outgoing Over the Counter Domestic Wire	\$25 / wire
Incoming International Wire	\$20 / wire
Outgoing Over the Counter International Wire	\$45 / wire

Zero Balance Accounting

Setup Fee	\$25
ZBA Sweep (per account)	\$25 / month

Complimentary Services

Notary Services	Available to Beneficial State Bank customers only.
Signature Guarantee Services (where available)	