



Community Bank of San Joaquin's special offers for members of



Commercial Loans & Lines* for new business customers

- No documentation fee (up to \$150 value)
- Reduction in loan origination fee (up to \$250 value)
- Loans can be used for commercial real estate, equipment, or construction expenses
- Lines of credit can be used for just about any business expense; sweep to checking!

Business Checking for new business loan/line customers

- First order of standard business checks free (up to \$75 value)
- e-Payment (online bill payment) free of monthly fee for first 3 months**
- Visa® Check Card or ATM Card with Interlink® for qualified customers

SBA 504 Loans* for select business borrowers

- For borrowers who are purchasing or constructing their own building, renovating an existing facility, or purchasing long-term equipment.
- As little as 10% down payment
- Low rates of interest
- Long term financing

Free Banking Evaluation of current business banking expenses

- Free review of business checking account, cash management, and other service charges assessed by current bank.
- Report of potential cost savings and service enhancements.

e-Banking Direct Deposit for employee payroll

- Originate electronic payments through the Automated Clearing House (ACH) system to savings and checking accounts at any U.S. financial institution.
- Initial set-up fee waived (\$50 value)

Escrow in Lieu of Retention Accounts

- Compliant with the Public Contract Code of the State of California, section 22300
- Account earns interest compounded daily
- Statement provided at the end of each month
- No set-up fees

Consumer Loans* Automobile, Boat, RV, Personal

- Individuals who qualify for Consumer Loans* can receive a rate reduction.
- ¼% off for a deposit account
- ¼% off for automatic payment from any Community Bank of San Joaquin checking account

Convenience Checking for new consumer customers

- No monthly maintenance fee for the first 3 months**
- e-Payment (online bill payment) free of monthly fee for first 3 months**
- One free order of CBSJ image checks
- Visa® Check Card or ATM Card with Interlink® for qualified customers

Health Savings Accounts (HSAs)

- For individuals and families with eligible High Deductible Health Plans (HDHPs)
- Companion checking account free of monthly service charge for qualified customers
- Visa® Check Card for qualified customers



Community Bank of San Joaquin

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All product and service offerings are subject to terms and conditions outlined in our *Fee Schedule and Account Information and Agreement & Disclosure*.

*Loans subject to credit approval. Commercial loan and lines rate reduction offer does not include SBA 504 loans or business credit card accounts. Consumer loan rate reduction offer does not include home loans, home equity lines of credit, credit cards, or overdraft protection accounts.

**Repeated overdrafts or other customer actions may negate this offer.

Special offers good through July 31, 2010



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