



*Borel Private Bank & Trust Company offers a complete suite of personal and business banking and investment products. We offer private banking, residential mortgages, commercial lending, and trust and investment management services. But Borel Private Bank goes beyond ordinary banking. We offer direct access to decision makers, continuity of personnel, and a level of customization, responsiveness and personal service that most ordinary banks can't match.*

*Come experience extraordinary banking services at Borel Private Bank & Trust Company.*

*Banking - we take it personally.*

Corporate Headquarters  
160 Bovet Road  
San Mateo, CA 94402

Palo Alto Office  
245 Lytton Avenue, Suite 175  
Palo Alto, CA 94301

San Francisco Office  
433 California Street  
San Francisco, CA 94104

Los Altos Office  
345 S. San Antonio Road  
Los Altos, CA 94022

Burlingame Office  
1440 Chapin Avenue, Suite 101  
Burlingame, CA 94010

[www.borel.com](http://www.borel.com)

Member FDIC



 **Borel Private Bank  
& Trust Company<sup>®</sup>**

*Member of Boston Private Wealth Management Group*

## PRODUCTS & SERVICES AT A GLANCE

**Borel Private Bank & Trust Company**

## Personal & Business Accounts

### Regular Checking Account

Borel Private Bank & Trust Company's Regular Checking Account offers unlimited check writing ability and a lower minimum balance requirement than our interest checking.

**Minimum Opening Deposit**.....\$500

**Fees:** To avoid monthly service charges, maintain:

- a minimum daily balance of \$1,000 in this account, or
- a minimum balance of \$10,000 in related accounts\*

*If account balances do not meet the minimums indicated, a flat \$10 monthly charge is assessed.*

### Interest Checking Account

You can earn interest on the funds in your checking account and have unlimited check writing abilities with our Interest Checking Account. These accounts are available to individuals, sole proprietorships and non-profit charitable corporations and organizations.

**Minimum Opening Deposit** .....\$2,500

**Fees:** To avoid monthly service charges, maintain:

- a minimum daily balance of \$2,000 in this account, or
- an average monthly balance of \$3,000, or
- a minimum balance of \$10,000 in related accounts\*

*If account balances do not meet the minimums indicated, a flat \$10 monthly charge is assessed.*

\* A related account is any account with the same ownership.

\*\* Tiered Money Market accounts are limited to a total of six (6) transfers and withdrawals by check, debit card, or similar order payable to third parties during each monthly statement cycle.

### Borel Advantage Checking

This unlimited check writing account earns interest and allows you to use another bank's ATM to withdraw cash. Borel will reimburse the surcharge you may incur for these transactions. The Borel Advantage Checking saves you time and money. This account is available to individuals only.

**Minimum Opening Deposit** .....\$2,500

**Fees:** To avoid monthly service charges, maintain:

- a minimum daily balance of \$5,000 in this account, or
- a minimum balance of \$50,000 in related accounts\*

*If account balances do not meet the minimums indicated, a flat \$25 monthly charge is assessed.*

### Tiered Money Market Accounts

Borel Private Bank offers competitive rates on Tiered Money Market accounts for both personal and business accounts. This easy access account offers limited check writing privileges\*\* and a perfect way to maximize earnings while maintaining liquidity.

**Tiers:** Up to \$100,000  
\$100,001 to \$250,000  
\$250,001 to \$1,000,000  
Over \$1,000,000

**Minimum Opening Deposit**..... \$2,500

**Fees:** To avoid monthly service charges, maintain:

- an average monthly balance of \$2,500

*Should the average monthly balance fall below \$2,500, a flat \$10 service charge will be assessed.*

### Certificates of Deposit

We offer CDs with terms to accommodate your individual needs. Rates vary according to term selected and are based upon current market conditions. The rates are reviewed daily but are fixed on the day of deposit for the entire term.

**Minimum Opening Deposit**.....\$2,500

**Terms:** As short as 32 days and up to 2 years.

**Penalties:** CDs redeemed prior to maturity are subject to substantial penalties. The penalty assessed depends on the term of the CD and the date of redemption, and may result in a reduction of the principal sum of the account affected.

### Savings Account

With our Regular Savings Account, the funds are available when you need them. At Borel Private Bank, interest (determined by prevalent market conditions) is earned from the date of deposit to the date of withdrawal, and paid at monthly intervals.

**Minimum Opening Deposit**.....\$500

No annual fees

### Individual Retirement Accounts

Borel Private Bank has competitive deposit rate plans that fit your retirement investment needs. We offer the following plans:

- Traditional IRA
- Rollover IRA
- Roth IRA
- Simplified Employee Pension ( SEP)
- Health Savings Account (HSA)

No annual fees

*FDIC deposit insurance has been temporarily increased from \$100,000 to \$250,000 per depositor through December 31, 2013.*

## Additional Services

### Borel Private Bank ATM Card

Allows you to withdraw \$300 in cash (daily). Use at any STAR, Plus or Explore network without an interchange fee.

### Borel Private Bank VISA Check Card

An ATM card that can be used instead of a check everywhere VISA is accepted. Pays for purchases directly from your checking account and withdraws cash at any STAR, Plus or Explore network. Ask for an application.

### Bank-by-Mail

It's easy with our two way kit, and, we provide postage.

### borelonline

Now pay bills, transfer funds, check balances and manage your money 24 hours a day at [www.borel.com](http://www.borel.com).

### Borel-Tel

Use your touch-tone phone to check your account balances, transaction history, transfer money from one account to another, and make loan payments - 24 hours a day, 7 days a week. The Borel-Tel number is (650) 378-3609.

### Protection Plus

A convenient, fully automated line of credit attached to your Borel Private Bank Checking Account. Protection Plus allows you to write a check up to your available credit line and safeguards you against the possibility of a returned check. No annual fee or additional transaction costs. Ask for an application.

### Direct Deposit

Have your paycheck, Social Security check, dividend and other periodic payments deposited regularly and directly into the account of your choice.

### BUSINESS SERVICES INCLUDE:

#### Business VISA Check Card

Easy way to pay for everyday business expenses instead of checks or cash.

#### Business Banking Online

Pay bills, transfer funds, check balances and manage your money 24 hours a day online.

#### Cash Management Services

All the features of standard online banking with added tools to manage business finances.

#### Deposit Pick-Up Service

Our messenger service will pick up check deposits (no cash) up to 5 days per week for commercially located businesses.

#### Bank Card Merchant Service

We offer Bank Card Merchant Services at competitive rates for your business. Discount rates offered are based upon ticket size, type of business and volume.

#### Business Loans

At Borel Private Bank & Trust Company, we offer working capital lines of credit and term loans designed to meet your specific business needs. We offer competitive rates and do not "nickel and dime" you with additional application or annual loan fees.

## Services & Fees

The following schedule shows the current fees and charges for normal services most frequently used by our clients. All fees and charges are subject to change.

Overdrafts & Returned Checks*	\$30.00 per check
	\$120.00 daily maximum
Stop Payment Order	\$15.00
Endorsement Stamp	Cost to Bank
Money Order**	\$5.00
Cashier's Check**	\$7.00 each
Travelers Checks	Free of charge
Borel ATM / VISA Check Card	Free of charge
Online Banking	
New Accounts, Transfers	Free of charge
Bill Pay - Personal	Free of charge
Bill Pay - Business	\$5.95 per month up to 20 items
Collections	
Domestic	\$20.00
Foreign	\$35.00
Foreign Drafts	\$25.00
Legal Processes	\$50.00
Incoming Wire Transfers	Free of charge
Outgoing Wire Transfers	
Domestic	\$25.00
Foreign	\$35.00
Telephone Transfers	Free of charge
Account Activity Printout	\$3.00
Coin Counting Machine	Fee based on average balance held
Photocopy Service	
From Microfilm - per item	\$3.00
From Paper - per copy	\$.25
Statement Balancing	\$25.00 per hour
Buy & Sell Orders - per issue	
Broker Commission Plus	15%
Notary Fees for Customers	\$10.00 per signature
Night Depository	
Key Deposit - refundable	\$5.00
Canvas Bag	\$25.00 per bag
Safe Deposit Boxes	
Rent per year - varies with size	\$25.00 & up
Key Deposit - refundable	\$5.00
Forcible Entry	\$100.00
Dormant Account Fee	\$10.00

\*Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal or electronic means as applicable. In addition, interest shall be assessed on the overdraft balance at the rate of 1.5% per month, or 18% per year if monthly interest equals or exceeds \$15. (Interest is calculated daily on overdraft balance times the daily interest factor of .0493%)

\*\* One per month free to clients.