

Account Guide – Direct Deposit Checking



Looking to save time running to the bank to deposit your check? Set up direct deposit. A direct deposit is an electronic transfer of funds from an organization such as your employer, a retirement plan or the Social Security Administration directly into your checking account. Direct Deposit Checking can save you time and a convenient way to ensure your direct deposit funds are available as soon as possible.*

**Availability depends on the source of the income. We encourage you to seek information from your employer prior to opening.*

Account Terms

Minimum Opening Deposit	\$100
Minimum Balance to Avoid Monthly Service Charge	\$0
Balance Used to Calculate Monthly Service Charge	None
Monthly Service Charge	\$10
Transaction Limitation	Unlimited
How to Avoid a Monthly Service Charge	One Direct Deposit per each statement cycle (Automated Clearing House credit)

Features & Benefits

- Visa® Debit Card
- Online Banking and eStatements
- Electronic Bill Payment
- Mobile Banking and Mobile Check Deposit
- Combined statements may be available

For more information and current rates, please refer to the Schedule of Rates for Personal Accounts, General Schedule of Fees and Charges, Truth in Savings Disclosure, and Terms and Conditions of Your Account. These disclosures may be obtained by contacting your local branch.

King City
(831) 385-8900

Monterey
(831) 264-4070

Salinas
(831) 540-4080

San Luis Obispo
(805) 592-2049