



Checking Accounts

Account Type	Minimum to Open	Daily Balance to Earn APY	Interest Rate	APY
Free Checking	\$50	N/A	N/A	N/A
50+ Free Interest Checking	\$50	\$1	0.15%	0.15%
VIP Direct Free Interest Checking	\$50	\$1	0.15%	0.15%
High Yield Checking	\$50	\$1 - \$2,499.99	0.15%	0.15%
		\$2,500 - \$4,999.99	0.15%	0.15%
		\$5,000 - \$24,999.99	0.25%	0.25%
		\$25,000 and above	0.50%	0.50%

Savings Accounts

Account Type	Minimum to Open	Daily Balance to Earn APY	Interest Rate without Bonus	APY without Bonus	Interest Rate with Bonus*	APY with Bonus*
Kids Savings	\$25	\$25 and above	0.25%	0.25%	N/A	N/A
Regular, Holiday, or Vacation Savings	\$25	\$25 - \$2,499.99	0.25%	0.25%	0.25%	0.25%
		\$2,500 - \$4,999.99	0.25%	0.25%	0.50%	0.50%
		\$5,000 - \$24,999.99	0.50%	0.50%	0.75%	0.75%
		\$25,000 - \$74,999.99	0.50%	0.50%	0.99%	1.00%
		\$75,000 and above	0.50%	0.50%	1.24%	1.25%

To be eligible you must maintain a Pacific Premier Bank consumer checking account on which you (1) conduct at least five transactions per month, (2) maintain a Visa® debit card, and (3) participate in our online banking service. Bonus rate and APY begin the first statement cycle after Program enrollment. If you fail to satisfy any of the Program requirements, your account may be removed from the Program without notice and your APY will revert to the standard APY. Additional terms and conditions apply. See the Saving Bonus Program Enrollment form for more details.

Money Market Accounts

Account Type	Minimum to Open	Daily Balance to Earn APY	Interest Rate	APY
Money Market Plus Account	\$50	\$1 - \$2,499.99	0.10%	0.10%
		\$2,500 - \$4,999.99	0.25%	0.25%
		\$5,000 - \$24,999.99	0.50%	0.50%
		\$25,000 - \$74,999.99	0.75%	0.75%
		\$75,000 and above	0.99%	1.00%

Certificate of Deposit Accounts

Account Type	Minimum to Open	\$1,000 - \$9,999.99		\$10,000 and above	
		Interest Rate	APY	Interest Rate	APY
3 Month Certificate of Deposit	\$1,000	0.05%	0.05%	0.15%	0.15%
5, 6 & 7 Month Certificate of Deposit	\$1,000	0.15%	0.15%	0.25%	0.25%
9 & 11 Month Certificate of Deposit	\$1,000	0.15%	0.15%	0.25%	0.25%
12 Month Certificate of Deposit	\$1,000	0.25%	0.25%	0.50%	0.50%
13 Month Certificate of Deposit	\$1,000	0.25%	0.25%	0.50%	0.50%
18 Month Certificate of Deposit	\$1,000	0.75%	0.75%	1.00%	1.00%
2 Yr Certificate of Deposit	\$1,000	1.69%	1.70%	1.93%	1.95%
3 Yr Certificate of Deposit	\$1,000	1.24%	1.25%	1.49%	1.50%
4 Yr Certificate of Deposit	\$1,000	1.73%	1.75%	1.98%	2.00%
5 Yr Certificate of Deposit	\$1,000	2.71%	2.75%	2.96%	3.00%

Scholarship Certificate of Deposit Accounts

Account Type	Minimum to Open	Interest Rate	APY
Bing Wong Scholarship CD**	\$100	1.24%	1.25%

**Only individuals who receive an award from the Bing Wong Foundation are eligible for this Account. Account matures when the account beneficiary reaches age 18.

Interest Rates and Annual Percentage Yields (APY) are accurate as of the date shown above. Interest Rates and APYs on Checking, Savings, and Money Market Accounts are variable and can change after account opening. An early withdrawal penalty may be imposed on Certificate of Deposit Accounts. Fees could reduce the earnings on your account. Please refer to the Account Agreement and Account Details brochure for additional terms.





Business Money Market Account

Daily Balance to Earn APY	Interest Rate	APY
\$1 - \$2,499.99	0.10%	0.10%
\$2,500 - \$4,999.99	0.25%	0.25%
\$5,000 - \$24,999.99	0.50%	0.50%
\$25,000 - \$74,999.99	0.75%	0.75%
\$75,000 and above	0.99%	1.00%

Minimum opening deposit is \$50.00

Business Checking

Account Type	\$2,500-\$9,999.99		\$10,000-\$24,999.99		\$25,000 and above	
	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY
Executive 50	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Executive 50 (sole proprietor/nonprofit)	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
Executive 100	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Executive 100 (sole proprietor/nonprofit)	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
Executive 250	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Executive 250 (sole proprietor/nonprofit)	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%

Analyzed Business

Earnings allowance 0.75%

Minimum opening deposit is \$50.00 – Business Interest Checking only available to Sole Proprietors and Non-Profit Organizations



Annual percentage yields (APY) are accurate as of the date shown above. Rates may change after account opening. Fees could reduce earnings on accounts.