

Our Values: Why Local Banking Makes a Difference

Headquartered in the Mission District of San Francisco, Mission National Bank is a full service commercial bank providing business checking, business lending and personal banking services. Mission National Bank team prides itself on serving the great diversity of the Bay Area region.

Our promise to you? To treat you like a neighbor by providing friendly personal service that meets your individual banking needs. Come experience the difference and take pride in helping to re-invest in the Bay Area. Call one of our banking specialists



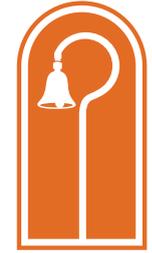
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**MISSION
NATIONAL BANK**

Personal banking with a local touch.



www.mnbsf.com

Individual Banking: With You For The Moments That Matter.

At Mission National Bank, we take pride in providing the best possible service a bank can offer through flexibility and personalized attention to our customer's needs.

When you bank with Mission National Bank, you can take advantage of the many benefits we offer including our competitive fees and our convenient online banking solutions.

Checking Accounts Offerings Include:

- ✔ Online Banking
- ✔ Mobile Banking
- ✔ ATM Access
- ✔ Bill Payment
- ✔ Debit Card
- ✔ Cashier's Checks
- ✔ Safe Deposit Boxes

INDIVIDUAL ACCOUNT OFFERINGS

Products	Individual Checking	Mission Now Checking	Individual Money Market ²	Mission Golden Checking ⁶	Individual Savings ²	Certificate of Deposit ²	Individual Retirement Account ²
Amount to Open	\$300	\$10,000	\$1,000	\$100	\$250	\$500	\$500
Monthly Service Fee	\$7.75/month	\$12.00/month	\$12.00/month	No Fee	\$5.50/month	No Fee	No Fee
Monthly Service Fee Waiver	\$1,000 Daily Balance	\$1,000 Daily Balance	\$2,000 Daily Balance	N/A	\$250 Daily Balance	N/A	N/A
FEATURES ¹							
Interest Bearing	N/A	✔	✔	N/A	✔	✔	✔
Check Writing	✔	✔	N/A	N/A	N/A	N/A	N/A
ATM Debit Card	✔	✔	N/A	✔	N/A	N/A	N/A
Waived ATM Fee at ALLPOINT Network	✔	✔	N/A	✔	N/A	N/A	N/A
Mobile Banking	✔	✔	✔	✔	✔	N/A	N/A
Online Banking	✔	✔	✔	✔	✔	N/A	N/A
Bill Pay	✔	✔	N/A	N/A	N/A	N/A	N/A
eStatements	✔	✔	✔	✔	✔	N/A	N/A
Check Images Online	✔	✔	N/A	N/A	N/A	N/A	N/A



¹ Additional fees may apply, please see Schedule of Fees and Charges.

² Limited transactions up to six (6) transfer or withdrawals can be made during each statement cycle.

³ Refer to rate sheets for information on various terms and interest rates available for Certificate of Deposit and IRAs.

⁴ Mission National Bank (MNB) will not charge an ATM fee. Other banks may charge a fee for use at non-MNB ATMs

⁵ Mission Golden Checking is only eligible for customers 62 and over.