

TORREY PINES BANKING LOCATIONS

CARMEL VALLEY
(Includes Corporate Headquarters)
12220 EL CAMINO REAL, SUITE 110
SAN DIEGO, CA 92130
858.523.4630

DOWNTOWN SAN DIEGO
550 WEST C STREET, SUITE 100
SAN DIEGO, CA 92101
619.233.2500

LA MESA
8379 CENTER DRIVE
LA MESA, CA 91942
619.233.2555

GOLDEN TRIANGLE
4350 EXECUTIVE DRIVE, SUITE 130
SAN DIEGO, CA 92121
858.523.4688

SYMPHONY TOWERS
750 B STREET, SUITE 100
SAN DIEGO, CA 92101
619.233.2200

KEARNY MESA
9280 CLAIREMONT MESA BLVD.
SAN DIEGO, CA 92123
858.259.5300

COMING IN 2007
CARLSBAD, CA

PINES PERSONAL SERVICE LINE

TOLL FREE MONDAY-FRIDAY: 7:30 a.m. – 5:30 p.m.
877.476.BANK (2265)

24/7 PINES LINE AUTOMATED PHONE BANKING

888.276.5094

YOUR BANKING PARTNER



TORREYPINESBANK.COM

ELITE PERSONAL MONEY MARKET ACCOUNT

LIQUIDITY AND GROWTH MANAGEMENT



 TORREY PINES BANK



ELITE PERSONAL MONEY MARKET ACCOUNT

LIQUIDITY AND GROWTH NOW GO HAND IN HAND

So do the Elite Personal Money Market and the Elite Personal Checking Accounts from Torrey Pines Bank.

Enhance the value to your banking relationship by adding the Elite Personal Money Market Account to your portfolio. Whether for the growth of your business or personal wealth, the Elite Personal Money Market Account can help you bridge higher interest rate yields and wealth accumulation.

As you try to simplify your increasingly complex financial affairs, managing to stay on top of all of your options can be overwhelming. So let Torrey Pines Bank simplify your life with the Elite Personal Money Market Account. This account is an exclusive offer available to customers who have an Elite Personal Checking Account in good standing.

WITH CONCIERGE BANKING, SERVICE COMES TO YOU

Your Torrey Pines banker is just a simple phone call away. When you're ready to open your account just call us—we're happy to meet you at your place of business or any of our convenient banking locations.

LIQUIDITY HAS ITS REWARDS

Unlike conventional money market accounts, the Elite Personal Money Market account* provides higher interest rates coupled with a higher yielding checking account and other valuable benefits including:

- Elite Personal Checking Account and all of its benefits
- No monthly account maintenance fee with a minimum daily balance of \$100,000[†]
- ATM fees waived up to \$15.00 each month
- Online Banking
- No fee Bill Pay
- \$40.00 credit towards a safety deposit box (subject to location availability)
- No fee Visa® credit card with Dream Miles that earn points for rewards such as discounted airline tickets, free hotel stays and gift cards for merchandise and dining (subject to credit approval)
- No fees for cashier's checks
- No fees for traveler's cheques



* Elite Personal Money Market account is available to consumers who have an Elite Checking account. The interest rate may vary. The account requires a minimum opening deposit of \$100,000. There are activity limitations on this account and related service charges. Please refer to the Deposit Account Agreement and Disclosure for other terms and conditions.

[†] A service charge of \$25.00 will be imposed each monthly statement cycle if the daily balance falls below \$100,000.00 and the interest rate will be lowered to the lowest Elite Checking account rate. Fees may reduce the earnings on the account.