

Pro Series BANKING



Member FDIC



Reward Qualification Criteria

Rewards* when you meet above qualification criteria

Annual Percentage Yield (APY)* for account balances listed APYs effective December 3, 2021

*Fees may reduce earnings.
The Minimum balance required to obtain the APY is \$0.01*

Monthly Service Charge

Deposit to Open Account

Other Activity Fees & Details

All products effective December 3, 2021

Details

PRO BASIC CHECKING

- Have at least two of the following each monthly qualification cycle:
- Receive your monthly statement electronically
 - Have 10 or more debit card purchases post and settle.
 - Have at least one direct deposit or at least one automatic payment (ACH) post and settle
 - Have \$5,000.00 or greater in loan balances and/or deposits

Refund \$7 monthly service charge

N/A

\$7.00 if monthly qualifications are not met

Minimum deposit of \$100

Service charge waived for account holders 18 years of age and younger

PRO REWARD CHECKING

- Have at least three of the following each monthly qualification cycle:
- Receive your monthly statement electronically
 - Have 10 or more debit card purchases post and settle.
 - Have at least one direct deposit or at least one automatic payment (ACH) post and settle
 - Have \$5,000.00 or greater in loan balances and/or deposits

- Refund \$7 monthly service charge
- Up to \$20 a month ATM fee refunds**
- Earn a premium interest rate on up to \$30,000 deposit funds in the account

- If qualification criteria is met:
- 0.43% APY - on balances up to \$30,000
 - 0.03% APY on balances over \$30,000
 - 0.03% APY for accounts that do not meet the qualifications

\$7.00 if monthly qualifications are not met

Minimum deposit of \$100

N/A

PRO SAVER SAVINGS

- Meet both of the following:
- Receive your monthly statement electronically.
 - Maintain a minimum daily balance of \$200.00

Refund \$7 monthly service charge

- 0.01% APY- on balances up to \$2,499.99
- 0.03% APY- on balances \$2,500 - \$9,999.99
- 0.03% APY- on balances \$10,000 - 24,999.99
- 0.03% APY- balances \$25,000 +

\$7.00 if monthly qualifications are not met

Minimum deposit of \$100

- Service charge waived for account holders 18 years of age and younger
- Six withdrawals free each month (\$1.00 for each additional withdrawal)

PRO LISA SAVINGS

- Have at least two of the following each monthly qualification cycle:
- Receive your monthly statement electronically.
 - Maintain a minimum daily balance of \$5,000.00
 - Have \$10,000.00 or greater in loan balances and/or deposits

Refund \$10 monthly service charge

- 0.01% APY- on balances up to \$99,999.99
- 0.03% APY- on balances \$100,000 - \$199,999.99
- 0.05% APY- on balances \$200,000 - \$299,999.99
- 0.07% APY- on balances \$300,000 - \$599,999.99
- 0.07% APY- on balances \$600,000 - \$999,999.99
- 0.07% APY- on balances \$1,000,000+

\$10.00 if monthly qualifications are not met

Minimum deposit of \$5,000

- Six withdrawals free each month (\$1.00 for each additional withdrawal)

* Rates and Rewards may change after the account is opened without notice to you. Fees could reduce the earnings on the account.
** If account qualifications are met during the prior qualification cycle, you will receive credit for up to \$20 in ATM fees on the 5th of the current month.

Pro-Biz CHECKING



Member FDIC

PRO-BIZ CHECKING WITH EARNINGS CREDIT

An account that is designed to grow with your business!

Monthly Service Fees

\$10.00 monthly maintenance fee
(This fee can be waived by receiving statements electronically.)
Earnings credit will be applied to offset the monthly service fee
First 50 transactions (debit or deposited item) at no charge

When activity exceeds 50, activity fees would be in effect.

Those fees include:

- 6¢ per check or other debit
- 6¢ per deposited item
- \$10 per returned deposited item

Earnings Credit

Your balance is used to help offset activity charges:

- 3% below the Wall Street Journal Prime rate
- No carry over of earnings credit
- Based on average collected balance
- Customers have the option to receive Earnings Credit to offset fees OR qualified customers can earn interest instead

Other Features

- Month-end image statements
- Analyzed fees
- Check card available

PRO-BIZ CHECKING WITH INTEREST

An account for sole proprietors and nonprofit organizations who want to earn interest on their business checking.

Monthly Service Fees

\$10.00 monthly maintenance fee
(This fee can be waived by receiving statements electronically.)
First 50 transactions (debit or deposited item) at no charge

When activity exceeds 50, activity fees would be in effect.

Those fees include:

- 6¢ per check or other debit
- 6¢ per deposited item
- \$10 per returned deposited item

Interest

- Variable rate of interest
- Paid on collected balance
- Earnings Credit is not available

Other Features

- Month-end image statements
- Analyzed fees
- Check card available