

<h1>Personal Solutions</h1>	 Minimum to Open	 Min. Balance to Waive Service Charge	 Service Charge	 Interest Paid	 Online Banking & Bill Pay ¹	 Account Perks
FREE Checking A “no frills, no worries” account	\$100	\$0	\$0	No	Yes	<ul style="list-style-type: none"> • Three FREE Starter Checks • Monthly Statement (Checks Not Returned) • Debit/ATM Card² • Mobile Banking • TeleBank 24 • e-Statements
Everyday Checking A traditional checking account perfect for frequent check writers	\$100	\$500 Or \$750 average daily balance	\$5 Monthly *Special Exceptions	No	Yes	<ul style="list-style-type: none"> • 20 FREE Personalized Checks • Unlimited Check Writing • Checks/Images Returned with Statement • Debit/ATM Card² • Mobile Banking • TeleBank 24 • e-Statements • *Service Charge Waived for Direct Deposit (Payroll or Social Security), Senior Citizens (Age 65 & Older), Students (Age 25 & Under) and Charitable Organizations
Interest Checking An interest bearing checking account for customers who carry a higher balance	\$500	\$500 Or \$750 average daily balance	\$7 Monthly	Yes	Yes	<ul style="list-style-type: none"> • 20 FREE Personalized Checks • Unlimited Check Writing • Checks/Images Returned with Statement • Debit/ATM Card² • Mobile Banking • TeleBank 24 • e-Statements
FunTimer Checking A no-service-charge interest checking account offered exclusively to our FunTimer members	\$100	\$0	\$0	Yes	Yes	<ul style="list-style-type: none"> • 20 FREE Personalized Checks • Discounted FunTimer Checks • Unlimited Check Writing • Checks/Images Returned with Statement • Membership Rewards (See FunTimer Brochure) • Debit/ATM Card² • Mobile Banking • TeleBank 24 • e-Statements
Money Market A savings plan offering a return on your investment, and easy access to your cash	\$1,000	\$1,000	\$7 Monthly	Yes	Yes	<ul style="list-style-type: none"> • Mobile Banking • TeleBank 24 • e-Statements • Checks/Images Returned with Statement
Investment Money Market A tiered money market account paying a higher rate of interest as your balance increases	\$5,000	\$5,000	\$12 Monthly	Yes	Yes	<ul style="list-style-type: none"> • Mobile Banking • TeleBank 24 • e-Statements • Checks/Images Returned with Statement
Personal Savings A traditional savings plan where you can watch your money grow	\$100	\$100 Or \$250 average daily balance	\$12 Quarterly **Special Exceptions	Yes	Yes	<ul style="list-style-type: none"> • ATM Card • Mobile Banking • TeleBank 24 • e-Statements • **Service Charge Waived for Senior Citizens (Age 65 & Older), Students (Age 25 & Under), Minors (Age 18 & Under) and Charitable Organizations
Easy Savers A convenient way to save for a special occasion or a large purchase	\$25	\$25	NA	Yes If \$25 Min. Balance is Maintained	Yes Online Banking Only	<ul style="list-style-type: none"> • Mobile Banking • TeleBank 24 • e-Statements • One withdrawal allowed during the account cycle

¹Subject to approval. Bill Pay Service is FREE with at least one bill payment each month. Inactive Bill Pay accounts will be charged \$4.95 per month.

²Debit/ATM Card: Subject to approval.

Please see a Customer Service Representative for complete account details.



Bank of Pontiac

Toll FREE 855-844-6151 | www.bankofpontiac.com

Member FDIC