

<h1>Personal Solutions</h1>	 Minimum to Open	 Min. Balance to Waive Service Charge	 Service Charge	 Interest Paid	 Online Banking & Bill Pay <sup>1</sup>	 Account Perks
<b>FREE Checking</b> A “no frills, no worries” account	\$100	\$0	\$0	No	Yes	<ul style="list-style-type: none"> <li>• Three FREE Starter Checks</li> <li>• Monthly Statement (Checks Not Returned)</li> <li>• Debit/ATM Card<sup>2</sup></li> <li>• Mobile Banking</li> <li>• TeleBank 24</li> <li>• e-Statements</li> </ul>
<b>Everyday Checking</b> A traditional checking account perfect for frequent check writers	\$100	<b>\$500</b> Or \$750 average daily balance	<b>\$5</b> Monthly *Special Exceptions	No	Yes	<ul style="list-style-type: none"> <li>• 20 FREE Personalized Checks</li> <li>• Unlimited Check Writing</li> <li>• Checks/Images Returned with Statement</li> <li>• Debit/ATM Card<sup>2</sup></li> <li>• Mobile Banking</li> <li>• TeleBank 24</li> <li>• e-Statements</li> <li>• *Service Charge Waived for Direct Deposit (Payroll or Social Security), Senior Citizens (Age 65 &amp; Older), Students (Age 25 &amp; Under) and Charitable Organizations</li> </ul>
<b>Interest Checking</b> An interest bearing checking account for customers who carry a higher balance	\$500	<b>\$500</b> Or \$750 average daily balance	<b>\$7</b> Monthly	Yes	Yes	<ul style="list-style-type: none"> <li>• 20 FREE Personalized Checks</li> <li>• Unlimited Check Writing</li> <li>• Checks/Images Returned with Statement</li> <li>• Debit/ATM Card<sup>2</sup></li> <li>• Mobile Banking</li> <li>• TeleBank 24</li> <li>• e-Statements</li> </ul>
<b>FunTimer Checking</b> A no-service-charge interest checking account offered exclusively to our FunTimer members	\$100	\$0	\$0	Yes	Yes	<ul style="list-style-type: none"> <li>• 20 FREE Personalized Checks</li> <li>• Discounted FunTimer Checks</li> <li>• Unlimited Check Writing</li> <li>• Checks/Images Returned with Statement</li> <li>• Membership Rewards (See FunTimer Brochure)</li> <li>• Debit/ATM Card<sup>2</sup></li> <li>• Mobile Banking</li> <li>• TeleBank 24</li> <li>• e-Statements</li> </ul>
<b>Money Market</b> A savings plan offering a return on your investment, and easy access to your cash	\$1,000	\$1,000	<b>\$7</b> Monthly	Yes	Yes	<ul style="list-style-type: none"> <li>• Mobile Banking</li> <li>• TeleBank 24</li> <li>• e-Statements</li> <li>• Checks/Images Returned with Statement</li> </ul>
<b>Investment Money Market</b> A tiered money market account paying a higher rate of interest as your balance increases	\$5,000	\$5,000	<b>\$12</b> Monthly	Yes	Yes	<ul style="list-style-type: none"> <li>• Mobile Banking</li> <li>• TeleBank 24</li> <li>• e-Statements</li> <li>• Checks/Images Returned with Statement</li> </ul>
<b>Personal Savings</b> A traditional savings plan where you can watch your money grow	\$100	<b>\$100</b> Or \$250 average daily balance	<b>\$12</b> Quarterly **Special Exceptions	Yes	Yes	<ul style="list-style-type: none"> <li>• ATM Card</li> <li>• Mobile Banking</li> <li>• TeleBank 24</li> <li>• e-Statements</li> <li>• **Service Charge Waived for Senior Citizens (Age 65 &amp; Older), Students (Age 25 &amp; Under), Minors (Age 18 &amp; Under) and Charitable Organizations</li> </ul>

<sup>1</sup>Subject 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.

<sup>2</sup>Debit/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](http://www.bankofpontiac.com)

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