



NORTHERN

INTERSTATE BANK

PERSONAL DEPOSIT ACCOUNT PRODUCTS

Choice Checking

- No Monthly Service Fee
- \$25 minimum opening deposit
- No minimum balance required
- Interest at \$500+
- First order of checks Free

Golden Choice Checking

- Eligibility - Age 55+
- \$25 minimum opening deposit
- Combined minimum balance requirement \$5,000 (checking and savings account balances)
- \$7.00 monthly fee if minimum balance not maintained
- Interest at \$500+
- “Perks” include- FREE: checks, money orders, cashier’s checks, photocopies, notary service, statement balancing service
- Bonus rate on CDs 36 months or longer (*available upon customer request*)
- Rate discount on Personal Installment Loans (*available upon customer request*)

Personal Money Market

- Minimum balance required - \$1,000
- \$5.00 monthly service charge if below minimum balance
- Tiered interest rates
- Minimum balance to earn interest - \$1,000

Choice Money Market

- Available for Business and Personal
- Premium interest rate earned at certain tier(s)
- Minimum balance required - \$25,000
- \$25.00 monthly service charge if below minimum balance
- Tiered interest rates
- Minimum balance to earn interest - \$2,500

2-Signature Checking

- AVAILABLE FOR BUSINESS AND PERSONAL
- Image statements (copies of paid checks are included w/ monthly statement)
- Monthly maintenance fee - \$15.00
- \$.50 per check paid (written)
- \$.08 per transit item deposited
- Non-interest bearing
- No earning credit
- Bank monitors all checks for 2 signature requirement.

Choice Personal Savings

- Minimum Opening Deposit \$25
- Minimum to earn interest \$100
- Monthly interest
- Monthly 'Combined Statement' w/ Choice or Golden Choice Checking

Quarterly Statement Personal Savings

- Minimum Opening Deposit \$25
- Minimum to earn interest \$100
- Quarterly Statement

Christmas Club

- Minimum Opening Deposit \$5.00
- Minimum to earn interest \$25
- Interest accrues & pays annually in October
- Annual auto transfer of balance to savings or checking acct.