

# Checking accounts for your life

We have a complete range of personal checking accounts. From traditional, paper-based accounts to a completely electronic account that features no paper at all. Free Internet Bill Pay available with online banking.

Bonus Checking	Pinnacle Checking	Simple Checking	E-Consumer Checking	Prime 62 Checking
min. to open <b>\$100</b>	min. to open <b>\$100</b>	min. to open <b>\$100</b>	min. to open <b>\$100</b>	min. to open <b>\$100</b>
balance to earn interest <b>\$2,500</b> plus additional criteria*	daily balance to earn interest <b>any balance</b>	daily balance to earn interest <b>n/a</b>	daily balance to earn interest <b>n/a</b>	daily balance to earn interest <b>\$1,000</b>
monthly maintenance fee <b>\$10</b>	monthly maintenance fee <b>\$15</b>	monthly maintenance fee <b>\$5</b>	monthly maintenance fee <b>\$0</b>	monthly maintenance fee <b>\$0</b>
min. balance to avoid fee <b>\$2,500</b> plus additional criteria*	min. balance to avoid fee <b>\$2,500**</b>	min. balance to avoid fee <b>\$500</b>	min. balance to avoid fee <b>n/a</b>	min. balance to avoid fee <b>n/a</b>
Check Writing <b>unlimited</b>	Check Writing <b>unlimited</b>	Check Writing <b>unlimited</b>	Check Writing <b>up to 10 checks per statement cycle<sup>†</sup></b>	Check Writing <b>unlimited</b>

Additional Requirements	Additional Requirements	Additional Requirements	Additional Requirements	Additional Requirements
*Please see below for additional required criteria	**The \$2,500 may be in checking, savings or combination of these accounts	none	*Each check after 10 per statement cycle: <b>\$1</b>	Account holder must be at least 62 years of age.

Establish a monthly Direct Deposit for Social Security, Retirement or Payroll checks.

Additional Services	Additional Services	Additional Services	Additional Services	Additional Services
Popmoney	Pinnacle standard check printing at no charge.	Popmoney	Popmoney	Prime 62 standard check printing at no charge.
Fee Schedule available online	A credit toward any sized safe deposit box	Paper statement: <b>\$3</b>	Paper statement: <b>\$3</b>	Money orders, cashiers checks and notary services with no charge.
	Money orders, cashiers checks and notary services with no charge.	Fee Schedule available online	Fee Schedule available online	Popmoney
	Popmoney			Fee Schedule available online
	Fee Schedule available online			

\*Bonus Checking additional required criteria. All of the following criteria must be met in order to earn interest and be refunded the monthly maintenance fees and ATM charges.

- **\$2,500 Minimum Average Daily Balance** - Maintain a minimum average daily balance of \$2,500 or greater per statement cycle.
- **Debit Card** - Initiate at least ten (10) posted point-of-sale (debit card) purchases per statement cycle. (Note: ATM withdrawals or balance inquiries do not qualify for the 10 point-of-sale purchases.)
- **Direct Deposit or Electronic Draft Payment** - Receive at least one (1) direct deposit or have one (1) electronic draft payment per statement cycle.
- **e-Com Online Banking** - Enroll in our e-Com online banking service and initiate at least one (1) login to that account per statement cycle. Login may be completed either by computer or mobile access.
- **eStatement** - One time enrollment and activation of our eStatement service with a valid email account.

Effective May 1, 2018

# Savings & Money Market Accounts

Whether you're saving up for your first car or looking for solid investments to grow your retirement nest egg, Entegra Bank has the right savings plan for you.

## Statement Savings Account

- Earn competitive tiered interest rates on daily balance of \$100 or more
- No limit on the number of over-the-counter deposits or withdrawals
- Interest will be credited quarterly
- Federal regulation limit\*

### How to Qualify for Statement Savings:

- Minimum opening deposit of \$100 or more
- A monthly maintenance fee of \$5 will be charged if the daily balance falls below \$300

## Minor Savings Account

- No minimum balance requirements
- No monthly maintenance fee
- Federal regulation limit\*

### How to Qualify for Minor Savings:

- Must be under 18 years of age
- Open with initial deposit of \$10 or more

## Money Market Maximizer

- Earn competitive tiered interest rates on daily balances of \$1,000 or more
- A monthly statement to provide information on account activity and interest earned
- Easy access to your funds with limited checking privileges
- No limit on the number of over-the-counter deposits or withdrawals
- Federal regulation limit\*

### How to Qualify for Money Market:

- Minimum opening deposit of \$1,000
- A monthly maintenance fee of \$5 will be charged if the daily balance falls below \$1,000

**\*Federal regulations limit** (i) third party transactions (e.g., checks, drafts and debit card purchases); (ii) pre-authorized or automated transfers (including ACH and overdraft protection transfers); (iii) transfers made by personal computer (including online banking or bill payment services); and (iv) telephone transfers (including facsimile or data transmission) from your account to six per month. You may make unlimited withdrawals or transfers in person, by mail, or through an ATM. There is a per item charge, which is disclosed under each account type, for transfers or withdrawals over certain limits. Continued third party transactions or preauthorized transfers, over the regulatory limit, will result in the savings account or money market account being closed or converted to a checking account.

### Free Features for all accounts:

**Online Banking, Mobile Banking, eStatements, Telebanc® and Live Chat.**

Effective May 1, 2018