

# PERSONAL CHECKING

## AT ITS *Best*

	PREMIUM CHECKING	SIGNATURE CHECKING	BORDER E-CHECKING
	Put your money to work with this interest earning account full of benefits.	Our most popular account and includes our complete eSuite.	Our paperless account for those who love to manage their money on-the-go.
MINIMUM TO OPEN	\$50	\$50	\$50
MINIMUM BALANCE	\$0 to maintain	\$0 to maintain	\$0 to maintain
COMPLIMENTARY eSUITE  With this account, you will receive the following complimentary features.	<ul style="list-style-type: none"> <li>Debit Card upon approval</li> <li>Online Banking, with after hours customer support</li> <li>Voice Banking</li> <li>Mobile Banking</li> <li>Mobile Check Deposit</li> <li>Bill Pay</li> <li>POP Money and Expedited Payments available (<i>fees may apply</i>)</li> <li>Account Alerts</li> <li>Monthly Statements, images optional</li> <li>Check images available through online or mobile banking</li> <li>eStatements</li> <li>Unlimited withdrawals at over 55,000 MoneyPass or BSB ATMs</li> </ul>	<ul style="list-style-type: none"> <li>Debit Card upon approval</li> <li>Online Banking, with after hours customer support</li> <li>Voice Banking</li> <li>Mobile Banking</li> <li>Mobile Check Deposit</li> <li>Bill Pay</li> <li>POP Money and Expedited Payments available (<i>fees may apply</i>)</li> <li>Account Alerts</li> <li>Monthly Statements, images optional</li> <li>Check images available through online or mobile banking</li> <li>eStatements</li> <li>Unlimited withdrawals at over 55,000 MoneyPass or BSB ATMs</li> </ul>	<ul style="list-style-type: none"> <li>Debit Card upon approval</li> <li>Online Banking, with after hours customer support</li> <li>Voice Banking</li> <li>Mobile Banking</li> <li>Mobile Check Deposit</li> <li>Bill Pay</li> <li>POP Money and Expedited Payments available (<i>fees may apply</i>)</li> <li>Account Alerts</li> <li>Monthly Statements, images optional</li> <li>Check images available through online or mobile banking</li> <li>eStatements</li> <li>Unlimited withdrawals at over 55,000 MoneyPass or BSB ATMs</li> </ul>
ADDITIONAL FEATURES	<ul style="list-style-type: none"> <li>Complimentary BSB Style Check blanks</li> <li>Unlimited Check Writing</li> <li>Complimentary Cashier's Checks and Money Orders</li> <li>50% Discount on one(1) annual SDB fee, <i>autopay for annual SDB fee from a BSB checking required.</i></li> </ul>	<ul style="list-style-type: none"> <li>Complimentary BSB Style Check blanks, you pay shipping &amp; handling</li> <li>Unlimited Check Writing</li> <li>25% Discount on one(1) annual SDB fee, <i>autopay for annual SDB fee from a BSB checking required.</i></li> <li>Monthly service fee waived for customers age 60 or &gt;</li> </ul>	None
INTEREST EARNING	Earns Interest ( <i>regardless of balance</i> ) accrued daily, credited and compounded monthly	None	None
MONTHLY SERVICE FEE	<p><b>\$0* Monthly Service Fee</b> if below Relationship Criteria are met:                      *\$10 Monthly Service Fee applies, if the below Relationship Criteria are not met.  <b>Relationship Criteria include:</b></p> <ul style="list-style-type: none"> <li>\$5,000 Minimum Combined Daily Balances in Deposits (consumer accounts by the same owner/s)</li> <li><b>OR</b></li> <li>\$20,000 Minimum Combined Daily Balances in Loans (consumer accounts by the same owner/s, <u>does</u> include consumer RE and HELOC)</li> </ul> <p><i>*Monthly Service Fee is waived for a minimum of 90 days after account opening date. Monthly refers to a statement cycle month.</i></p>	<p><b>\$0** Monthly Service Fee</b> if below Relationship Criteria are met:                      **\$5 Monthly Service Fee applies, if the below Relationship Criteria are not met.  <b>Relationship Criteria include:</b></p> <ul style="list-style-type: none"> <li>\$500 Average Daily Balance in this account</li> <li><b>OR</b></li> <li>Direct Deposit Sign up, maintain monthly</li> <li><b>OR</b></li> <li>10 or &gt; Debit Card transactions posted during the monthly statement cycle</li> </ul> <p><i>**Monthly Service Fee is waived for a minimum of 90 days after account opening date. Monthly refers to a statement cycle month.</i></p>	<p><b>\$0 Monthly Service Fee</b>                      Write up to 5 paper checks per month, \$1.00 fee per paper check after 5 in a monthly statement cycle.                      Bill Pay items that are processed with a paper check, or other payments that are converted to a remotely created check by your approval, will be counted towards the 5 during the monthly statement cycle. Any paper check after 5 in a monthly statement cycle could be subject to the \$1.00 fee per paper check.                      \$5 Paper Statement Fee per monthly statement cycle, eStatements are complimentary.  <i>\$5 paper statement fee is waived for a minimum of 90 days after account opening date. Monthly refers to a statement cycle month.</i></p>

For more information, or to open a Border State Bank checking account, contact one of our Personal Bankers.



MEMBER FDIC

[www.borderstatebank.com](http://www.borderstatebank.com)



REVISED  
04/18