

SpiritBank Personal Products

CDs ^{1, 2}

- 30 days to 5 year terms
- Minimum \$1,000 opening deposit for terms over one year
- Minimum \$2,500 opening deposit for terms under one year
- Automatically renewable

IRAs ¹

- 30 days to 5 year terms
- Minimum \$1,000 opening deposit for terms over one year
- Minimum \$2,500 opening deposit for terms under one year
- Automatically renewable

VIP Money Market ¹

- Minimum balance of \$5,000
- Tiered interest rate as adjusted by bank on average monthly collected balance
- No fee unless balance falls below minimum any time during the month in which case a \$25 charge and no interest paid
- Maximum of 6 debit transactions per month by check, draft or debit card to third parties

Premier Money Market ¹

- Interest paid monthly at rate as adjusted by bank on average collected balances above \$10,000 (min.)
- Higher interest paid for daily balanced above \$25,000
- No fee unless balance falls below minimum any time during the month in which case a \$10 charge and no interest paid
- Maximum of 6 debit transactions per month by check, draft or debit card to third parties

Savings ¹

- Tiered interest paid quarterly on average collected balance
- \$2 monthly charge and no interest paid if balance falls below \$100
- \$1 per withdrawal over 6 per quarter
- Also available are Kid's savings and Health savings - ask for details!

Checking Accounts

SpiritBank offers a full line of checking accounts.

CDARS ³

Enjoy FDIC insurance on accounts larger than \$250,000. With CDARS you can receive up to \$50 million in FDIC protection through SpiritBank. CDARS can be a valuable cash-management or long-term investment tool.

Insurance Options

Offered through Taylor/Basden & Associates Financial Group⁴:

- Home
- Auto
- Umbrella
- Rentals
- Boats
- RVs
- Motorcycles
- And more

Personal Loans

With flexible terms and payment plans, SpiritBank has options for you.

- Auto Loans
- Home equity
- Motorcycles
- Boats
- RVs
- And More

Mortgages

SpiritBank offers a full line of Mortgage options. Contact one of our professional bankers today to help you with your financing options and lock in the best rate.

¹Fees may reduce earnings. ² Substantial penalty for early withdrawal ³Funds may be submitted for placement only after a depositor enters into the CDARS Deposit Placement Agreement by SpiritBsnk. The agreement contains important information and conditions regarding the placement of funds by us. Please read the agreement carefully before signing. CDARS is a registered service mark of Promontory Interfinancial Network. ⁴Registered Representative of and securities offered through Voya Financial Advisors, Inc. (member SIPC) Neither SpiritBank nor Taylor/Basden & Associates are a subsidiary or not controlled by Voya Financial Advisors. Investments are: Not a Deposit. Not FDIC/NCUA insured. Not insured by any federal government agency. Not guaranteed by the financial institution. May lose value.