

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 and CD specials
- Automatically renewable

IRAs ^{1, 2}

Tax advantages for long-term retirement savings through Individual Retirement Accounts (IRAs). The sooner you start contributing to an IRA and the longer you let your money grow, the more you benefit.

This is not tax advice. Please consult your tax advisor.

VIP Money Market ^{1, 5}

- 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

Savings ^{1, 5}

- 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. ⁵ Transaction limitations apply in accordance with federal regulations. Federal regulations limit the number of withdrawals or transfers to six per month from any savings or money market account. Limited transactions include the following: checks, debit card purchase transactions, preauthorized payments to any third party, wires or funds transfers, Overdraft Protect transfers, online payments and telephone transfers. Federal regulations also require financial institutions to monitor these transaction types on savings and money market accounts, and convert these accounts to an unlimited transaction account (i.e., checking account) when the number of transactions exceed the limit of six per month three times during a 12 month period. The following withdrawals or transfers are not limited on a savings or money market account: transactions made in person at a SpiritBank branch, at a SpiritBank ATM or sent to SpiritBank by mail.

SpiritBank 
Member FDIC **EQUAL HOUSING LENDER**