

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

- 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

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.

Financial Planning ⁴

Offered through Taylor/Basden & Associates Financial Group⁴:

- Investment Management
- Retirement Strategies
- Estate Conservation Strategies
- Insurance and Annuity Products
- Employee Benefits

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. ²Substantial penalty for early withdrawal ³Placement of funds through the CDARS service is subject to the terms, conditions, and disclosures in the service agreements, including the Deposit Placement Agreement ("DPA"). Limits apply. Although funds are placed at destination banks in amounts that do not exceed the FDIC standard maximum deposit insurance amount ("SMDIA"), a depositor's balances at the relationship institution that places the funds may exceed the SMDIA (e.g., before CDARS settlement for a deposit or after CDARS settlement for a withdrawal) or be ineligible for FDIC insurance (if the relationship institution is not a bank). As stated in the DPA, the depositor is responsible for making any necessary arrangements to protect such balances consistent with applicable law. If the depositor is subject to restrictions on placement of its funds, the depositor is responsible for determining whether its use of CDARS satisfies those restrictions. CDARS, Certificate of Account Registry Service, and One Bank One Rate One Statement are registered service marks of Promontory Interfinancial Network, LLC. ⁴Investment adviser representative and registered representative of, and securities and investment advisory services 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. CN1208055_0622

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