

# Personal Checking Accounts

## FREE & FREE-ER<sup>2</sup>

YOU THOUGHT FREE COULDN'T GET BETTER.

- ◆ \$100 Opening Deposit
- ◆ No monthly service charge
- ◆ No minimum balance
- ◆ Unlimited check writing
- ◆ Free Internet banking<sup>1</sup>
- ◆ Free Bill Pay<sup>1</sup>
- ◆ Free Visa Check/Debit Card<sup>5</sup>
- ◆ Free mobile banking and mobile deposit<sup>3</sup>
- ◆ Requires Electronic Statements

## NOW ACCOUNT

EARN INTEREST WHILE WRITING CHECKS.

- ◆ \$1,500 minimum balance
- ◆ Interest paid at rate adjusted by bank on daily collected balance
- ◆ No fee unless balance falls below minimum balance any time during the month
- ◆ Free Internet Banking<sup>1</sup>
- ◆ Free mobile banking and mobile deposit<sup>3</sup>
- ◆ Unlimited check writing
- ◆ Electronic or Paper Statements
- ◆ Visa Check/Debit Card available for \$15/year
- ◆ Fees may reduce earnings

## ECHECKING

OPEN AND FUND OUR ECHECKING ACCOUNT ONLY ONLINE.

- ◆ \$100 Opening Deposit
- ◆ No monthly service charge
- ◆ No minimum balance
- ◆ Free internet banking<sup>1</sup>
- ◆ Free mobile banking and mobile deposit<sup>3</sup>
- ◆ Free bill pay with a minimum of 2 transactions per month or \$5.95 per month if below<sup>1</sup>
- ◆ Free Visa Check/Debit Card<sup>5</sup>
- ◆ Limit of 5 checks per month with a fee of \$.25 for every check over 5
- ◆ Requires Electronic Statements

## ANOTHER CHANCE CHECKING

A SPECIALLY DESIGNED ACCOUNT THAT GIVES INDIVIDUALS WITH OVERDRAFTS OR CLOSURES AT OTHER FINANCIAL INSTITUTIONS ANOTHER CHANCE.

- ◆ Monthly service charge of \$9.95; Customers who have a direct deposit into this account during the monthly cycle will receive a \$1 credit.
- ◆ Free Internet Banking<sup>1</sup>
- ◆ Free Bill Pay<sup>1</sup>
- ◆ One debit card owner per account
- ◆ Daily Point of Sale limit set at \$500 per card
- ◆ Daily ATM limit set at \$250 per card
- ◆ \$50 opening deposit required
- ◆ No minimum balance required
- ◆ No checks will be issued or accepted on account - withdrawal slips at the teller line are acceptable
- ◆ Statements without images are available in electronic or paper format
- ◆ No overdraft protection offered
- ◆ After 12 months in good standing, per customer's request, the account can be converted to a standard product<sup>4</sup>

## GOLDEN AGE

FOR OUR CUSTOMERS AGE 50 OR BETTER!

- ◆ \$100 Opening Deposit
- ◆ No monthly service charge
- ◆ No minimum balance
- ◆ Unlimited check writing
- ◆ Free Internet banking<sup>1</sup>
- ◆ Free Bill Pay<sup>1</sup>
- ◆ Free Visa Check/Debit Card<sup>5</sup>
- ◆ Free mobile banking and mobile deposit<sup>3</sup>

**SpiritBank**  
Member FDIC

[spiritbank.com](http://spiritbank.com)

1 Internet Service Provider Fees May Apply 2 Overdraft & Returned Items Fees May Apply 3 Message and data rates may apply 4 Good standing is defined as: no new negative Qualifile/Chexsystems items or closures and no NSF activity in the last 12 month time period. 5 Foreign ATM and Overdraft & Returned Items Fees May Apply