



PERSONAL BANKING PRODUCTS

OTHER PERSONAL PRODUCTS & SERVICES

- Free Cash Withdrawals at thousands of MoneyPass® ATMs
- Personal Loans for Cars, Boats, and other toys
- Home Equity Lines of Credit
- Credit Cards
(including The Loop VISA™ Card with no annual fee - give back to your community at no cost to you!)
- Free Online Banking
- Bill Payment Services
- Wire Transfer Services
- Safe Deposit Boxes
- ATM and Check Cards
- Cashier's Checks / Money Orders
- Direct Deposit
- Combined Statement Option
- 24/7 Automated Customer Service
- Overdraft Privilege Service

You're going to bank anyway. Why not let your banking make a difference in the neighborhoods where you live and work?



<p>COMMUNITY E-FREE CHECKING</p> <ul style="list-style-type: none"> • \$100 minimum opening deposit • No minimum daily balance • No monthly service fee • Non-interest bearing • eStatement required • No fee for standard online banking access 	<p>COMMUNITY BASIC CHECKING</p> <ul style="list-style-type: none"> • \$100 minimum opening deposit • No minimum balance • No monthly service fee • Non-interest bearing • \$2.50 monthly fee for paper statements • \$500 minimum daily balance to waive monthly statement fee • No fee for standard online banking access
<p>COMMUNITY CHECKING PLUS</p> <ul style="list-style-type: none"> • \$100 minimum opening deposit • \$8 monthly service fee with Check Safekeeping*; \$10 with check images returned* • \$2,500 min daily bal to waive monthly fee • Non-interest bearing • 5 Free Cashiers Checks or Money Orders per month • Free Consumer Online Bill Pmt Services • Free Small Safe Deposit Box (where available) • Free Savings account (w/combined stmt) • No fee for standard online banking access 	<p>COMMUNITY INTEREST CHECKING</p> <ul style="list-style-type: none"> • \$100 minimum opening deposit • \$10 monthly service fee with Check Safekeeping*; \$12 with check images returned* • \$1000 minimum daily balance to waive monthly fee • Earns interest based on account balance • No fee for standard online banking access
<p>COMMUNITY MONEY MARKET</p> <ul style="list-style-type: none"> • \$100 minimum opening deposit • \$10 monthly service fee if daily minimum balance drops below \$2,500 • \$10 for each restricted transfer over 6 per statement cycle • Earns interest based on account balance • No fee for standard online banking access 	<p>COMMUNITY MONEY MARKET PLUS</p> <ul style="list-style-type: none"> • \$100 minimum opening deposit • \$25 monthly service fee if daily minimum balance drops below \$100,000 • \$10 for each restricted transfer over 6 per statement cycle • Earns interest based on account balance • No fee for standard online banking access
<p>CERTIFICATES OF DEPOSIT</p> <ul style="list-style-type: none"> • \$100 minimum opening deposit • Terms from 3 months to 5 years • ACB 6 and 12 month terms allow add-on deposits • Early withdrawal penalties may apply 	<p>INDIVIDUAL RETIREMENT ACCOUNTS</p> <ul style="list-style-type: none"> • \$100 minimum opening deposit • Terms of 1, 2 and 3 years • 1 year term allows for add-on deposits • Traditional, Roth and Coverdell (Educational) IRAs are available • Early withdrawal penalties may apply
<p>STATEMENT SAVINGS</p> <ul style="list-style-type: none"> • \$50 minimum opening deposit • \$10 minimum balance required to keep account open • \$4.00 monthly service fee if daily minimum balance drops below \$200 • \$10 for each restricted transfer over 6 per mo. • Variable rate of interest 	<p>NO SURCHARGE or FOREIGN ATM FEE at THOUSANDS OF ATM's! <i>Use your Albina ATM or debit card to withdraw cash from any MoneyPass ATM surcharge free and with no Foreign ATM Fee! Look for the MoneyPass logo on ATM's or go to www.albinabank.com for an Albina Community Bank or MoneyPass location near you.</i></p>

* Electronic or paper format

MLK Office
2002 NE MLK Jr. Blvd.
503-287-7537

St. Johns Office
8040 N. Lombard Ave.
503-285-9966

Social Impact Banking Office
430 NW 10th Ave.
503-445-2150

Beaumont Office
4020B NE Fremont Ave.
503-445-8720

Rose City Office
5636 NE Sandy Blvd.
503-445-8700