



# 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
      - Check Safekeeping

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



<p><b>COMMUNITY FREE CHECKING</b></p> <ul style="list-style-type: none"> <li>• \$100 minimum opening deposit</li> <li>• No minimum daily balance</li> <li>• No monthly service fee</li> <li>• Non-interest bearing</li> <li>• Check Safekeeping required</li> </ul>	<p><b>COMMUNITY INTEREST CHECKING</b></p> <ul style="list-style-type: none"> <li>• \$100 minimum opening deposit</li> <li>• \$10 monthly service fee with Check Safekeeping; \$12 with check images returned</li> <li>• \$1,000 minimum daily balance to avoid fee</li> <li>• Earns interest based on account balance</li> </ul>
<p><b>COMMUNITY CHECKING PLUS (AND PLUS 50, FOR THOSE AGE 50 AND BETTER!)</b></p> <ul style="list-style-type: none"> <li>• \$100 minimum opening deposit</li> <li>• \$8 monthly service fee with Check Safekeeping; \$10 with check images returned (\$4 fee with Check Safekeeping; \$6 fee with check images returned for PLUS 50), if daily minimum balance drops below \$2,500</li> <li>• Non-interest bearing</li> <li>• 5 Free Cashier's Checks or Money Orders per month</li> <li>• Free Consumer Online Bill Payment Services</li> <li>• Free Small Safe Deposit Box where available</li> <li>• Free Savings account (<i>with combined statement</i>)</li> </ul>	<p><b>STATEMENT SAVINGS</b></p> <ul style="list-style-type: none"> <li>• \$50 minimum opening deposit</li> <li>• \$10 minimum balance required to keep account open</li> <li>• \$3.50 monthly service fee if daily minimum balance drops below \$100</li> <li>• \$10 for each restricted transfer over 6 per month</li> <li>• Variable rate of interest</li> </ul>
<p><b>COMMUNITY MONEY MARKET</b></p> <ul style="list-style-type: none"> <li>• \$100 minimum opening deposit</li> <li>• \$10 monthly service fee if daily minimum balance drops below \$2,500</li> <li>• \$10 for each restricted transfer over 6 per statement cycle</li> <li>• Earns interest based on account balance</li> </ul>	<p><b>COMMUNITY MONEY MARKET PLUS</b></p> <ul style="list-style-type: none"> <li>• \$100 minimum opening deposit</li> <li>• \$25 monthly service fee if daily minimum balance drops below \$100,000</li> <li>• \$10 for each restricted transfer over 6 per statement cycle</li> <li>• Earns interest based on account balance</li> </ul>
<p><b>CERTIFICATES OF DEPOSIT</b></p> <ul style="list-style-type: none"> <li>• \$100 minimum opening deposit</li> <li>• Terms from 3 months to 5 years</li> <li>• ACB 6 and 12 month terms allow add-on deposits</li> <li>• Early withdrawal penalties may apply</li> </ul>	<p><b>INDIVIDUAL RETIREMENT ACCOUNTS</b></p> <ul style="list-style-type: none"> <li>• \$100 minimum opening deposit</li> <li>• Terms of 1, 2 and 3 years</li> <li>• 1 year term allows for add-on deposits</li> <li>• Traditional, Roth and Coverdell (Educational) IRAs are available</li> <li>• Early withdrawal penalties may apply</li> </ul>

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