

PERSONAL BANKING PRODUCTS & SERVICES

Free ATM—Wherever, whenever, worldwide • Free Internet Banking with Free Bill Pay

FREE CHECKING PLUS

- Free Internet Banking
- Free Online Bill Payment with \$5.00 Reward*
- Free VISA® Check Card with UChoose Rewards®
- Free ATM—Wherever, whenever, worldwide
- Free 1st Order of Insignia Checks (50)
- Unlimited Check Writing
- No Monthly Balance Required‡

INSIGNIA INTEREST CHECKING

- Free Internet Banking
- Free Online Bill Payment with \$5.00 Reward*
- Free VISA® Check Card with UChoose Rewards®
- Free ATM—Wherever, whenever, worldwide
- Free 1st Order of Insignia Logo Checks
- Unlimited Check Writing
- Tiered Variable Interest Rate Structure Based on Collected Balance:
 - \$0.00 – \$2,499.99
 - \$2,500.00 – \$4,999.99
 - \$5,000.00 – \$24,999.99
 - \$25,000.00 and up
- Monthly Maintenance Fee Waived with:
 - \$1,500 Minimum Daily Balance,‡ or
 - \$2,500 Average Daily Balance, or
 - \$25,000 CD, or \$50,000 Loan

SENIOR PERKS CHECKING (AGE 50+)

- Free Internet Banking
- Free Online Bill Payment with \$5.00 Reward*
- Free VISA® Check Card with UChoose Rewards®
- Free ATM—Wherever, whenever, worldwide
- Free Insignia Logo Checks
- Free Travelers Checks
- Unlimited Check Writing
- No Monthly Balance Required‡
- 50% Discount 1st Year Safe Deposit Box††

PERSONAL MONEY MARKET

- Free Internet Banking
- Tiered Variable Interest Rate Structure Based on Collected Balance:
 - \$0.00 – \$2,499.99
 - \$2,500.00 – \$9,999.99
 - \$10,000.00 – \$24,999.99
 - \$25,000.00 – \$49,999.99
 - \$50,000.00 – \$99,999.99
 - \$100,000.00 and up
- Free Insignia Logo Checks
- Monthly Maintenance Fee Waived with:
 - \$2,500 Minimum Daily Balance,‡† or
 - \$5,000 Average Daily Balance
- Transaction Restrictions Apply†

PREMIUM II PERSONAL MONEY MARKET

- Free Internet Banking
- Tiered Variable Premium Interest Rate Structure Based on Collected Balance:
 - \$0.00 – \$99,999.99
 - \$100,000.00 – \$249,999.99
 - \$250,000.00 – \$499,999.99
 - \$500,000.00 – \$999,999.99
 - \$1,000,000.00 and up
- Free Insignia Logo Checks
- Monthly Maintenance Fee Waived with:
 - \$100,000 Min. Daily Balance,‡‡† or
 - \$250,000 Average Daily Balance
- Transaction Restrictions Apply†

PERSONAL SAVINGS ACCOUNT

- Free Internet Banking
- Monthly Maintenance Fee Waived with:
 - \$300 Minimum Daily Balance‡
- Transaction Restrictions Apply**

STUDENT SAVINGS ACCOUNT (AGE 18 & UNDER)

- Free Internet Banking
- No Minimum Balance Required
- Tiered Premium Interest Rate Structure:
 - \$0.00 – \$9,999.99
 - \$10,000.00 and up
- Transaction Restrictions Apply**
- No Service Charge

CD's & IRA's

- Variety of CD/IRA Options and Terms
- Competitive Interest Compounded Daily
- CD/IRA Accounts are Fee Free†††
- Automatic Renewal at Maturity
- IRA Transfers and Rollovers

CDARS

- Full FDIC insurance on deposits up to \$50 million

ADDITIONAL PRODUCTS & SERVICES:

- VISA® Check Card
- UChoose Rewards®
 - Earns 1 Point for Every \$2.00 with signature purchase
 - Earn Additional Points at Participating Retailers
- Safe Deposit Boxes
 - 3"x5"
 - 3"x10"
- Free Coin Counting Service at Select Locations
- Combined Monthly Statements
- Electronic or Paper Image Statements
- Consumer Loans
 - Auto, Boat, Secured
 - Home Equity Lines of Credit
- Mortgage Loans
 - Fixed, Low Adjustable Rates, Portfolio & More

* \$5.00 reward after 60 days and 4 paid items per month; one reward per relationship

** \$2.00 excess debit fee will be assessed for each debit in excess of 6 per month

† Contact bank for details

†† With auto debit from bank checking account

††† Early withdrawal penalties may apply

‡ \$100.00 minimum deposit to open

‡‡ \$250.00 minimum deposit to open

‡‡‡ \$100,000.00 minimum deposit to open



Your wherever, whenever community bank.

www.insigniabank.com

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