

Century Bank & Trust

Non-Kasasa Consumer Deposit Accounts

Regular Checking Account

- Minimum to open is \$50
- Unlimited debits (paper or electronic)
- A \$5.50 balance fee (in the service charge) will be imposed each month if the balance falls below \$500 any day of the statement cycle.
- A \$10 service charge will be charged for accounts closed within 6 months of the opening date.

NOW Personal Checking Account*

This is an interest bearing checking account. The rate of interest is determined by the average monthly balance.

- Minimum to open is \$1,000
- No minimum balance to earn interest
- Tiered rate structure
- Unlimited debits
- A \$7.50 balance fee (in service charge) will be imposed each month if the balance falls below \$1,000 any day of the statement cycle.
- A \$10 service charge will be charged for accounts closed within 6 months of the opening date.

Money Market Account*

This is an interest bearing checking account with limited transactions. The rate of interest is determined by the average monthly balance.

- Minimum to open is \$2,500
- No minimum balance to earn interest
- Tiered rate structure
- A \$7.50 balance fee (in the service charge) will be imposed each month if the balance falls below \$2,500 any day of the statement cycle.
- In Person transfers from this account to another account in the bank or cash withdrawals are unlimited.
- The first six transfers to another account or to third parties by preauthorized, automatic, telephone, computer, mobile device or by check, draft, debit card or similar order are free. There will be a \$5 Excess MMD transaction charge for each debit exceeding six during the month.
- A \$10 service charge will be charged for accounts closed within 6 months of the opening date.

*The rate of interest paid is subject to change daily without notice. The assessment of service charges and fees may reduce the APY. Interest on Checking accounts and Money Market accounts is paid on the average daily balance. Interest on Savings accounts is paid on the daily balance.

Regular Savings Account*

- Minimum to open is \$50
- No minimum balance to earn interest
- A \$5 balance fee (in the service charge) will be imposed each month if the balance falls below \$200 any day of the month.
- The first six in-person transfers from this account to another account in the bank or cash withdrawals are free. There is a \$5 excessive withdrawal (W/D) service charge for each withdrawal over six per month.
- The first six transfers to another account or to third parties by preauthorized, automatic, telephone, computer, mobile device or by check, draft, debit card or similar order are free. There will be a \$5 Excess MMD transaction charge for each debit exceeding six during the month.
- A \$10 service charge will be charged for accounts closed within 6 months of the opening date.

Minor Savings Account*

- Available for children under the age of 18
- Minimum to open is \$50
- No minimum balance to maintain
- No minimum balance to earn interest
- The first two in-person transfers from this account to another account in the bank or cash withdrawals are free. There is a \$5 excessive withdrawal (W/D) service charge for each withdrawal over two per month.
- The first six transfers to another account or to third parties by preauthorized, automatic, telephone, computer, mobile device or by check, draft, debit card or similar order are free. There will be a \$5 Excess MMD transaction charge for each debit exceeding six during the month.
- ATM transactions are not permitted
- A \$10 service charge will be charged for accounts closed within 6 months of the opening date.

Christmas Savings Account*

- Automated Savings Plan - Deposits are transferred from an existing account with Century Bank & Trust
- Partial withdrawals or ATM transactions are not permitted
- A check will be mailed for the balance of the account on the first business day of November or deposited into the account that funded the transfers.
- A \$10 service charge will be charged if the account is closed within 6 months of the opening date.