

Central Bank Personal Checking Accounts

What kind of checking customer are you? This chart can help!

	SIMPLE CHECKING	PLATINUM CHECKING	HSA CHECKING
Perfect For	Paperless checking for those who don't want to worry about balance requirements.	Those who like to keep a higher checking account balance, Emerald Club members, home loan customers, private banking clients, business executives	
Minimum to Open	\$100	\$100	\$25
Minimum to Avoid Fees [†]	None	\$15,000 minimum consumer relationship including deposits and loans. If below, \$9.99/statement cycle	None
Interest	None	Variable interest, paid monthly based on the following balance tiers: \$0.00 - \$9,999.99 \$10,000.00 - \$24,999.99 \$25,000.00 - \$49,999.99 \$50,000.00 and above	Variable interest, paid monthly based on the following balance tiers: \$0.00 - \$9,999.99 \$10,000.00 - \$24,999.99 \$25,000.00 - \$49,999.99 \$50,000.00 and above
Debit Card* with NO ATM Fees	Free and if you get an ATM surcharge, bring in or mail your original ATM receipt within 60 days and we will refund the surcharge [†]	Free and if you get an ATM surcharge, bring in or mail your original ATM receipt within 60 days and we will refund the surcharge [†]	Free and if you get an ATM surcharge, bring in or mail your original ATM receipt within 60 days and we will refund the surcharge [†]
Checks	Free first order of basic checks	Free basic checks, limit 1 box/order	Free first order of basic checks
Statement with Check Images	Free online statements or \$3/statement mailed	Free online statements or free monthly statements mailed	Free online statements or \$3/statement mailed (charged from an alternate DDA)
Online Banking	Free	Free	Free
Online Bill Pay	Free	Free	Free
Mobile Banking** with Mobile Deposits*	Free	Free	Free
Additional Benefits	<ul style="list-style-type: none"> • Central Bank Visa® Credit Card* • Overdraft Reserve* 	<ul style="list-style-type: none"> • Central Bank Visa® Credit Card* • Overdraft Reserve* • Free Cashier's Checks and Money Orders, limit 3 per month • Closed-end consumer loan rate reduction of 0.25% on any new loan.*** • 0.05% bonus rate on new CDs*** • Platinum Checking is free for Emerald Club members and customers who have their first mortgage with us 	

*Debit Card, Mobile Deposit, Overdraft Reserve and Credit Cards are subject to approval. †Excludes foreign surcharge fees. **Although Central Bank does not charge for Mobile Banking, standard text messaging and data plan fees from your mobile phone carrier may apply. Please consult your carrier before using Mobile Banking. ***Rate reduction or bonus is not valid with any other promotional offers.

†Service charges are subject to Iowa and local option sales tax, excluding customers with an address outside the state of Iowa.

Apply online at www.mycentral.bank or scan the QR code to get started.

Central Bank Savings Accounts

What kind of savings customer are you?

	CLASSIC SAVINGS	PLATINUM MONEY MARKET SAVINGS
Perfect For	Kids and adults wanting to start saving	Those wanting to earn higher interest on their balances, Emerald Club members, private banking clients, executives
Minimum to Open	\$100	\$1,000
Monthly Minimum Balance to Avoid Fees [†]	\$100 minimum or \$250 average daily balance. If below, \$2/month	\$1,000 minimum or \$2,500 average daily balance. If below, \$10/month
Interest	Variable interest, paid quarterly	Variable interest, paid monthly based on the following balance tiers: \$0.00 - \$9,999.99 \$10,000.00 - \$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 above
ATM card with NO ATM Fees [*]	Free ATM Card and if you get an ATM surcharge, bring in or mail your original ATM receipt within 60 days and we will refund the surcharge [†]	Free ATM Card and if you get an ATM surcharge, bring in or mail your original ATM receipt within 60 days and we will refund the surcharge [†]
Statement	Quarterly statement mailed, monthly if electronic transfers	Online Statement or monthly statement mailed
Online Banking	Free	Free
Mobile Banking ^{**} with Mobile Deposits [*]	Free	Free

**ATM Card and Mobile Deposit are subject to approval. †Excludes foreign surcharge fees. **Although Central Bank does not charge for Mobile Banking, standard text messaging and data plan fees from your mobile phone carrier may apply. Please consult your carrier before using Mobile Banking.*

†Service charges are subject to Iowa and local option sales tax, excluding customers with an address outside the state of Iowa.

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