



# Consumer Personal Accounts

Open any consumer account with \$10!

	Essential Checking	Classic Checking	this is why... Rewards Checking	Money Market	Savings	Christmas Club
ELIGIBLE FOR INTEREST	NO	YES <sup>3</sup> credited monthly	YES <sup>3</sup> credited monthly	*YES <sup>3</sup> credited quarterly	YES <sup>3</sup> credited quarterly	YES <sup>3</sup> credited annually <sup>4</sup>
MINIMUM BALANCE	\$0	\$500 <sup>1</sup> daily minimum balance (or higher) avoids a \$10 service charge <sup>2</sup>	\$0	\$1,000 <sup>1</sup> daily minimum balance (or higher) avoids a \$10 service charge <sup>2</sup>	\$100 <sup>1</sup> daily minimum balance (or higher) avoids a \$5 service charge <sup>2</sup> Under 18, no minimum balance required	No transfers or withdrawals until <b>OCTOBER<sup>4</sup></b>  You're saving for Christmas, remember!
SPECIAL REQUIREMENTS	<ul style="list-style-type: none"> <li>• Check writing prohibited</li> <li>• \$2 monthly charge for paper statement</li> <li>• \$5 monthly service charge if no direct or mobile deposits<sup>6</sup></li> <li>• No overdraft option. Transactions will result in returned items.</li> </ul> <p>Under 18, no monthly service charge or paper statement fee.</p> <p>ELIGIBLE FOR <b>BankOn</b></p>	NONE	<p><b>QUALIFICATIONS<sup>5,8,9</sup></b></p> <ul style="list-style-type: none"> <li>• Direct Deposit<sup>6</sup></li> <li>• eStatement</li> </ul> <p>Plus one of the below:</p> <ul style="list-style-type: none"> <li>• 10 Debit Card Uses<sup>7</sup></li> <li>• Mobile Deposit<sup>6</sup></li> </ul> <ul style="list-style-type: none"> <li>• Maintain minimum daily balance of \$5,000 in Savings or Money Market</li> </ul> <p><small>ADDITIONAL REQUIREMENTS</small></p> <ul style="list-style-type: none"> <li>• \$2 monthly charge for paper statement</li> <li>• One account per tax ID</li> </ul>	NONE	NONE	<ul style="list-style-type: none"> <li>• No printed checks.</li> <li>• Electronic fund distribution.</li> </ul>

**BRISTOL MORGAN BANK ALSO OFFERS HEALTH SAVINGS & IRA ACCOUNTS!**  
Contact Customer Service for more information.

## CONSUMER SERVICES AVAILABLE

- |                       |                 |
|-----------------------|-----------------|
| Retail Online Banking | Mobile Banking  |
| Bill Pay              | Mobile Deposits |
| Zelle®                | Digital Wallet  |
| Transfer Services     | Card Management |
| CreditSense           | Change It Up    |

## \*TIERED ACCOUNTS

- ACCOUNT TIERS
- \$0–\$2,499.99
  - \$2,500–\$24,499.99
  - \$25,000–\$99,999.99
  - \$100,000–\$249,999.99
  - \$250,000–\$499,999.99
  - \$500,000 and over

<sup>1</sup> Minimum balance is required to obtain annual percentage yield (APY).  
<sup>2</sup> Monthly service charge if account falls below the minimum any day of the cycle.  
<sup>3</sup> The daily balance method is used to calculate interest. This method applies a daily periodic rate to the principal in the account each day. Your interest rate and APY may change. We may change the interest rate on your account at any time.  
<sup>4</sup> A disbursement of all principal and accrued interest will be paid on the first Monday following the first Saturday of October each year. Any withdrawal before the disbursement date will cause the account to be closed and interest will not be paid.  
<sup>5</sup> When the qualifying criteria are not met during the statement cycle, the interest rate shall be .01% APY. When the qualifying criteria are met during the statement cycle, the rate and APY on the daily balance of \$0 to \$15,000.00 will be the preferred rate. Any portion of the daily balance that is greater than \$15,000.00 shall earn an interest rate of .01% APY.  
<sup>6</sup> At least one posted and cleared for each qualification/statement cycle.  
<sup>7</sup> At least 10 debit card transactions must post and clear to the respective account during the qualification cycle. This can be a combination of point of sale (POS), pin, or POS signature based transactions.  
<sup>8</sup> Qualification cycle is the same as statement cycle, which is the 15<sup>th</sup> of each month. If the 15<sup>th</sup> falls on a non-business day, all qualifications must be met by the prior business day.  
<sup>9</sup> Rewards will not pay out if account is closed mid-cycle.

