

Piermont Personal Banking Accounts

Piermont Bank offers a variety of deposit account options for all personal banking needs.

	BASIC BANKING ACCOUNT	SIMPLY CONSUMER CHECKING	SIMPLY CONSUMER INTEREST CHECKING	SIMPLY CONSUMER MONEY MARKET
Key Features	Ideal for basic checking needs with low transaction activities	Straightforward checking with unlimited access.	Earn interest while enjoying full access to your funds.	A flexible, high-yield option for growing your savings.
Interest	No	No	Yes, variable interest rates ¹	Yes, variable interest rates ¹
Monthly Service Fee	\$3.00	\$25.00; waived with minimum average balance of \$1,000	\$25.00; waived with minimum average balance of \$1,000	\$25.00; waived with minimum average balance of \$1,000
Minimum Opening Balance	No minimum	\$1,000	\$1,000	\$1,000
Visa Debit Card	Yes	Yes	Yes	Yes
Access to Online & Mobile Banking	Yes	Yes	Yes	Yes
Additional Details ³	Unlimited deposits 12 complimentary withdrawals ² per month; \$0.50 each thereafter	Pay bills quickly and securely online No transaction restriction No transaction fees ⁴	Pay bills quickly and securely online No transaction restriction No transaction fees ⁴	Unlimited deposits Enjoy up to 6 debits per monthly statement cycle by check, debit card, online banking or electronic transfer or payment to a third party

¹Interest rates vary, check with your Piermont Bank relationship manager on the most up to date interest rates offered.

²Withdrawals include checks, ATM withdrawals and purchases using a debit card associated with the account.

³See fee schedule for additional details on fees, as applicable

⁴Transaction fees are defined as checks, deposit tickets, deposit items, ACH received debits or credits.



Piermont Personal Banking Accounts

	PREMIER CONSUMER MONEY MARKET	SIMPLY CONSUMER SAVINGS	CERTIFICATE OF DEPOSIT
Key Features	Enhanced earning potential for higher balances.	Protect your money and watch it grow with confidence	Flexible terms with predetermined interest rates ¹
Interest	Yes, variable interest rates ¹	Yes	Yes, terms from 3-60 months
Monthly Service Fee	\$25.00; waived with minimum average balance of \$10,000	\$25.00; waived with minimum balance of \$1,000	N/A
Minimum Opening Balance	\$10,000	\$1,000	\$25,000
Visa Debit Card	Yes	No	No
Access to Online & Mobile Banking	Yes	Yes	Yes
	Unlimited deposits	Unlimited deposits	Online access to monitor your growth
Additional Details ³	Enjoy up to 6 debits per monthly statement cycle by check, debit card, online banking or electronic transfer or payment to a third party	Enjoy up to 6 debits per monthly statement cycle by check, debit card, online banking or electronic transfer or payment to a third party	

¹Interest rates vary, check with your Piermont Bank relationship manager on the most up to date interest rates offered.

²Withdrawals include checks, ATM withdrawals and purchases using a debit card associated with the account.

³See fee schedule for additional details on fees, as applicable

⁴Transaction fees are defined as checks, deposit tickets, deposit items, ACH received debits or credits.