



## Piermont Personal Banking Accounts

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

	BASIC CHECKING	SIMPLY INTEREST CHECKING	SIMPLY MONEY MARKET	SAVINGS	CERTIFICATE OF DEPOSIT
<b>Key Features</b>	Ideal for basic checking needs with low transaction activities	Interest-bearing checking with ease of access to funds	High yield variable interest rates	Keeping your money safe and continue to grow	Flexible terms with predetermined interest rates*
<b>Interest</b>	No	Yes	Yes, variable interest rates*	Yes, variable interest rates*	Yes, terms from 3-60 months
<b>Monthly Service Fee</b>	\$3.00	\$25.00; waived with minimum monthly average balance of \$1,000	\$25.00; waived with minimum monthly average balance of \$1,000	\$25.00 waived with minimum of \$1000	N/A
<b>Minimum Opening Balance</b>	No minimum	\$1,000	\$1,000	\$1,000	\$25,000
<b>Visa Debit Card</b>	Yes	Yes	Yes	No	No
<b>Access to Online &amp; Mobile Banking</b>	Yes	Yes	Yes	Yes	Yes
<b>Additional Details</b>	Unlimited deposits  12 withdrawals** per month allowed at no additional charge. There is a \$ 0.50 charge for each check /withdrawal thereafter.	Convenient bill pay via online banking  No transaction restriction  No transaction fees***	Unlimited deposits  Maximum six debit transactions per monthly statement cycle by check, debit card, online banking or electronic transfer or payment to a third party		

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

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

\*\*\*Transaction fees defined as checks, deposit tickets, deposit items, ACH received debits or credits. See fee schedule for additional details on fees, as applicable