



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
Key Features	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 ¹
Interest	No	Yes	Yes, variable interest rates ¹	Yes, variable interest rates ¹	Yes, terms from 3-60 months
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 of \$1,000	N/A
Minimum Opening Balance	No minimum	\$1,000	\$1,000	\$1,000	\$25,000
Visa Debit Card	Yes	Yes	Yes	No	No
Access to Online & Mobile Banking	Yes	Yes	Yes	Yes	Yes
Additional Details³	Unlimited deposits 12 withdrawals ² 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 ⁴	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	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	

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 defined as checks, deposit tickets, deposit items, ACH received debits or credits.