



## Piermont Personal Banking Accounts

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

|  | BASIC BANKING<br>ACCOUNT  | SIMPLY INTEREST<br>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 <sup>1</sup> |
| <b>Interest</b>                              | No  | Yes  | Yes, variable interest rates <sup>1</sup>  | Yes, variable interest rates <sup>1</sup>  | Yes, terms from 3–60 months                                   |
| <b>Monthly Service Fee</b>                   | \$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   |
| <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<sup>3</sup></b>        | Unlimited deposits<br><br>12 withdrawals <sup>2</sup> per month allowed at no additional charge. There is a \$ 0.50 charge for each check /withdrawal thereafter. | Convenient bill pay via online banking<br><br>No transaction restriction<br><br>No transaction fees <sup>4</sup> | Unlimited deposits<br><br>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<br><br>Maximum six debit transactions per monthly statement cycle by check, debit card, online banking or electronic transfer or payment to a third party |   |

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

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

<sup>3</sup>See fee schedule for additional details on fees, as applicable

<sup>4</sup>Transaction fees defined as checks, deposit tickets, deposit items, ACH received debits or credits.