

SAVINGS ACCOUNTS

A Complete Lineup

MB Merchants
Bank



Member FDIC

MERCHANTS BANK

All Accounts Require Valid Photo Identification

SAVINGS ACCOUNTS

Regular Savings

- \$50 minimum initial deposit required
- \$3 maintenance fee if balance falls below \$50 any day of the month
- \$2 per debit transaction in excess of 2 per month
- Interest accrues daily on account balances of \$10 or more and is paid quarterly

Certificates Of Deposit

- Maturities ranging from 7 days to 5 years
- \$1,000 minimum initial deposit required to open

Individual Retirement Account (IRA)

- 12, 18, 30 and 60 month maturities
- \$1,000 minimum deposit required to open

Christmas Club Account

- Minimum annual deposit \$50
- Interest accrues daily on account balances and is paid annually
- \$15 fee if closed before maturity

Hi-Fi (Money Market) Account

- \$2,500 minimum initial deposit required
- | <u>Minimum Daily Balance</u> | <u>Service Charge</u> |
|------------------------------|-----------------------|
| \$0 to 2,499 | \$10.00 |
| \$2,500 and over | No Charge |
- \$1.00 per debit transaction in excess of 6 per month
- Interest accrues daily on balances of \$2,500 or more and is paid monthly
- Overdraft Protection available

For full account disclosures and/or current interest rates and annual percentage yields, stop by and see one of our customer service representatives.



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