



## CHECKING ACCOUNTS

### 21<sup>st</sup> Essential Checking

Simplify with the convenience of no minimum balance and unlimited check writing privileges

- \$100.00 opening deposit
- Free monthly E-Statement with check images -(\$5.00 per month for paper statement; \$2.50 per month for paper statement for customers 65 and over)

#### Our Personal Checking and Savings accounts offer:

- Free online banking with convenient online enrollment
- Free Bill Pay Services
- Free MasterCard Cash or MasterCard Cash & Debit Cards
- Free sweep transfers between accounts at 21<sup>st</sup> Century Bank

### 21<sup>st</sup> Enhanced Checking

Make your money work for you with unlimited check writing, a competitive interest rate and low minimum balance.

- \$500.00 minimum balance to earn interest\*
- \$100.00 opening deposit
- \$500.00 minimum balance or \$5,000.00 combined balance of all deposit accounts (\$12.00 monthly service fee if the minimum balance or combined balance is not maintained any day of the statement cycle)
- Tiered interest rates\*
- Interest compounded daily and paid monthly
- Free monthly E-Statement with check images -(\$5.00 per month for paper statement; \$2.50 per month for paper statements for customers 65 and over)



## SAVINGS ACCOUNTS

### 21<sup>st</sup> Essential Savings

Start low, aim high with a low minimum balance savings account.

- \$50.00 minimum ledger balance to earn interest\*
- \$50.00 opening deposit
- No quarterly service fee with a \$50.00 minimum balance (\$9.00 service fee per quarter if minimum balance is not maintained any day of the quarter)
- Nine free debits (withdrawal, automatic transfer, or payment) per quarter, with no more than six per month (\$0.50 per debit fee thereafter)\*\*
- Interest compounded daily and paid quarterly
- Free quarterly E-Statement -(\$5.00 per quarter for paper statements; \$2.50 per quarter for paper statement for customers 65 and over)

### 21<sup>st</sup> Enhanced Savings

Making saving easy with a competitive interest rate.

- \$200.00 minimum ledger balance to earn interest\*
- \$200.00 opening deposit
- No quarterly service fee with a \$200.00 minimum balance (\$9.00 service fee per quarter if minimum balance is not maintained any day of the quarter)
- Nine free debits (withdrawal, automatic transfer, or payment) per quarter, with no more than six per month (\$0.50 per debit fee thereafter)\*\*
- Interest compounded daily and paid quarterly
- Free quarterly E-Statement -(\$5.00 per quarter for paper statement; \$2.50 per quarter for paper statement for customers 65 and over)



## MONEY MARKET

### 21<sup>st</sup> Money Market

Taking your savings to the next level with higher interest rates

- \$2,500.00 minimum ledger balance to earn interest\*
- \$2,500.00 opening deposit
- No monthly service fee with a \$2,500.00 minimum balance (\$13.00 monthly service fee if balance is not maintained any day of the month)
- Tiered interest rates\*
- Interest compounded daily and paid monthly
- Three debits/checks per month, plus three transfers per month (\$0.35 per debit fee thereafter) \*\*
- Free monthly E-Statement with check images (\$5.00 per month for paper statement; \$2.50 per month for paper statement for customers 65 and over)

\*For current rate information, please contact an office near you.

\*\*Federal regulation restricts the number of telephone transfers, online banking transfers, checks, debit card transactions and preauthorized transfers on all savings accounts and money market accounts to six (6) per month, but unlimited transfers and/or withdrawals are allowed if done in person, by mail, at an ATM or for loan payments at our Bank.

#### Other products include:

- **Home Equity Line of Credit**— Your home, your equity, your dream  
Competitive interest rates\*
- **Overdraft Protection**—Peace of mind from life's little errors  
Quick and easy approval process  
Competitive interest rate\*
- **Personal Loans**—21st offers a variety of personal loans all tailored to meet your specific needs.  
New and Used Vehicles    Boats    RV's  
Personal Watercrafts    Snowmobiles  
Motorcycles    4 Wheelers
- **Safe Deposit Boxes**