



CHECKING ACCOUNTS

21st 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)
- Customers over 65 will have their paper statement fees waived.

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 21st Century Bank

21st Enhanced Checking

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

- \$500.00 minimum daily balance to earn interest*
- \$100.00 opening deposit
- \$500.00 minimum daily balance or \$5,000.00 combined average daily balance (\$12.00 monthly service fee if the minimum daily balance or combined average daily 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)
- Customers over 65 will have their paper statement fees waived.



SAVINGS ACCOUNTS

21st Essential Savings

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

- \$50.00 minimum daily balance to earn interest*
- \$50.00 opening deposit
- \$9.00 service fee per quarter if the minimum daily balance falls below \$50 any day of the quarter
- Nine free debits 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)
- Customers over 65 will have their paper statement fees waived.

21st Enhanced Savings

Making saving easy with a competitive interest rate.

- \$200.00 minimum daily balance to earn interest*
- \$200.00 opening deposit
- \$9.00 service fee per quarter if the minimum daily balance falls below \$200 any day of the quarter
- Nine free debits 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)
- Customers over 65 will have their paper statement fees waived.
- Minimum daily balance service fee waived for minors until the age of 18.



MONEY MARKET

21st Money Market

Taking your savings to the next level with higher interest rates

- \$2,500.00 minimum daily balance to earn interest*
- \$2,500.00 opening deposit
- \$13.00 service fee per month if minimum daily balance falls below \$2,500 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)
- Customers over 65 will have their paper statement fees waived.

Other products include:

- **Home Equity Line of Credit**— Your home, your equity, your dream
Competitive interest rates*
Interest may be tax deductible, please consult your tax advisor
- **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

*For current rate information, please contact an office near you. Your interest rate and annual percentage yield may change. We may change the interest rate on your account weekly.

**The average daily ledger balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.