

Deposit Accounts					
	Minimum Opening Deposit	Maintenance Fee	Ways to Avoid Maintenance Fee	Earns Interest	Additional Benefits
Personal Checking	\$100	\$10/month	\$500 minimum daily balance	No	N/A
Personal Interest Checking	\$100	\$10/month	\$1000 minimum daily balance	Yes	N/A
Elite Checking	\$100	\$25/month	\$5000 minimum daily balance OR Lending or Wealth Relationship	Yes	<ul style="list-style-type: none"> • Custom debit card limit • Free order of standard checks annually • Free stop payments • Discounted safe deposit box, based on availability

Savings Accounts				
	Minimum Opening Deposit	Maintenance Fee	Ways to Avoid Maintenance Fee	Interest Rate Terms
Personal Savings	\$100	\$5/quarter	\$300 minimum daily balance	\$300+
Money Market	\$100	\$10/month	\$2,500 minimum daily balance	\$2,500 - \$99,999 \$100,000 - \$249,999 \$250,000 - \$999,999 \$1,000,000+
Certificate of Deposit ¹	\$2,500	\$0	N/A	31 days - 5 years
Individual Retirement Accounts: Traditional IRA Roth IRA	\$100	\$0	N/A	1-5 years

¹ Early withdrawals may reduce earnings.

Non-Resident Alien (NRA) clients are subject to \$250,000 minimum opening deposit and are required to maintain a balance of at least \$250,000. NRA clients are defined as individuals for whom the Bank does not have a social security number on file and who has to complete a W8 form.

Refer to [service fee schedule](#) and account agreements for additional fees and restrictions related to these accounts. Rates may vary; meet with your Relationship Manager or a member of your relationship management team for details.