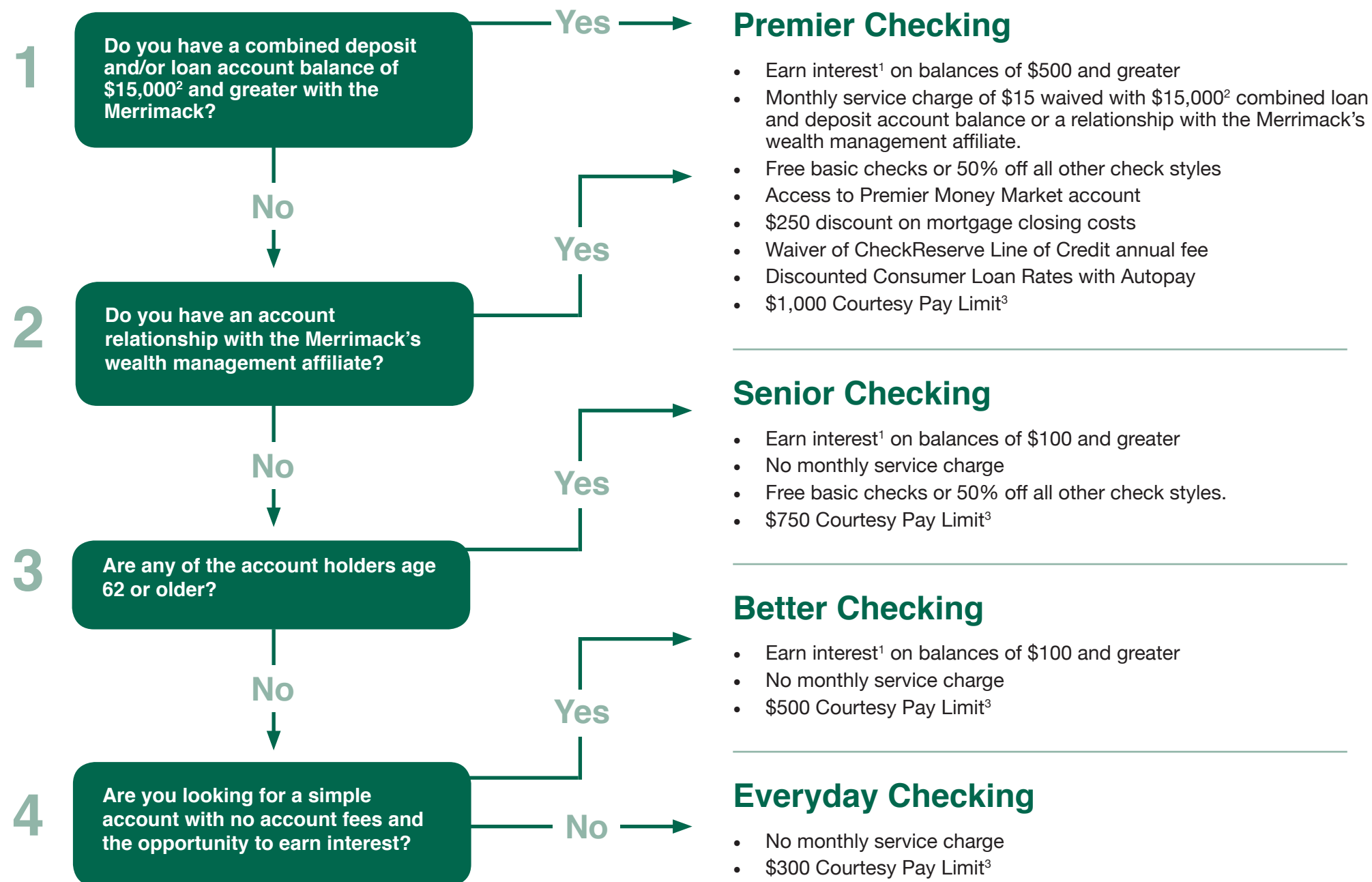


Personal Checking Accounts

Answer the following questions to determine which account is the best fit for you. A low \$10 minimum deposit is required to open any personal checking account.



Premier Checking

- Earn interest¹ on balances of \$500 and greater
- Monthly service charge of \$15 waived with \$15,000² combined loan and deposit account balance or a relationship with the Merrimack's wealth management affiliate.
- Free basic checks or 50% off all other check styles
- Access to Premier Money Market account
- \$250 discount on mortgage closing costs
- Waiver of CheckReserve Line of Credit annual fee
- Discounted Consumer Loan Rates with Autopay
- \$1,000 Courtesy Pay Limit³

Senior Checking

- Earn interest¹ on balances of \$100 and greater
- No monthly service charge
- Free basic checks or 50% off all other check styles.
- \$750 Courtesy Pay Limit³

Better Checking

- Earn interest¹ on balances of \$100 and greater
- No monthly service charge
- \$500 Courtesy Pay Limit³

Everyday Checking

- No monthly service charge
- \$300 Courtesy Pay Limit³

Save time and money with these complimentary convenience services⁵ available with personal checking accounts:

- Online banking
- Mobile app banking and mobile deposits
- Bill pay
- eStatements
- Combined statements
- Telephone banking
- ATM card
- Debit card and mobile wallet
- Fraud monitoring and cardholder controls
- Direct deposit and automatic payments
- Unlimited checkwriting
- One free money order and cashier's check per customer per day

Add Mutual Benefits⁴ to any personal checking account:

- Premier Perks & Protection - \$9 per month
- Perks & Protection - \$6 per month
- Perks - \$3 per month

¹ Variable-rate account. At our discretion we may change the interest rates and annual percentage yields at any time without notice. Fees may reduce earnings. Interest will be compounded every month and credited to your account every month. The daily balance method is used to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. On non-cash deposits (checks, for example), interest will begin to accrue no later than the next business day. Rate sheet available at any office or online at themerrimack.com.

² Combined monthly balance consists of average collected monthly balance in all checking and savings accounts, ledger balance for CDs, and all outstanding balances on home equity lines or credit, home equity loans, installment loans and mortgages owned and/or serviced by the Merrimack.

³ Overdrafts may be created by check, ACH, online banking transactions, phone transactions or other electronic means. Recurring debit card transactions (payments that are set up to pay automatically) such as an automatic draft from your health club or insurance company may continue to be covered by your overdraft service. You will be charged an overdraft fee of up to \$32.50 for each overdrawn item. Once an overdraft has occurred you are required to bring your account to a positive balance within 30 days. Whether your overdrafts will be paid is discretionary and we reserve the right not to pay. We do not typically pay overdrafts if your account is not in good standing.

Courtesy pay is only available to account holders 18 and older.

⁴ Merrimack County Savings Bank has selected Generations Gold, Inc. (GenGold®), a fully independent third party service provider, to provide travel and other discounted services on an exclusive basis directly to Mutual Benefits members. All liabilities, claims, damages and demands are the direct responsibility of GenGold®, the benefits provider. The Merrimack and GenGold® are not affiliated. Not all services available in all areas. Ultimate ID® requires email authentication by the member. GenGold® is not FDIC insured or an equal housing lender.

⁵ Available from the Bank at no additional charge. You may incur service provider fees, as applicable. Check with your wireless service provider for details on its fees and charges for mobile and text messaging services. Terms and conditions may apply, as well as an additional application process.

⁶ Discount does not apply to home equity lines of credit or loans, collateral and stock loans, time loans or CheckReserve line of credit.



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COUNTY SAVINGS BANK



REV 1/20

Personal Savings Accounts

Premier Money Market

Available to Premier Checking account holders only. This account offers a special interest rate and allows you to earn interest while providing the flexibility of writing checks and completing electronic transactions.¹

- \$25,000 deposit to open
- Earn interest² on balances over \$25,000
- Monthly service charge of \$10 waived with \$25,000 average collected balance
- \$750 Courtesy Pay³ limit

Everyday Money Market

This account allows you to earn interest while providing the flexibility of writing checks and completing electronic transactions.¹

- \$500 deposit to open
- Earn interest² on balances over \$1,000
- No monthly service charge
- \$750 Courtesy Pay³ limit

Everyday Savings

A basic statement savings account with no monthly service charge.

- \$10 deposit to open
- Earn interest² on balances over \$100
- No monthly service charge

Youth Savings

A statement savings account designed for account holders under the age of 18 with a parent or guardian as a joint accountholder. The account automatically converts to an Everyday Savings account when the primary accountholder turns 18.

- \$1 deposit to open
- Earn interest² on balances over \$1
- No monthly service charge

Goal-Setter Savings

Have a specific savings goal in mind? Choose this account to save for that special event or purchase with automatic transfers from your Merrimack checking or savings account on a schedule you designate. The funds will be automatically transferred back when your goal is reached.

- \$2 deposit to open
- Earn interest² on balances over \$2
- No monthly service charge

Health Savings Account

A special account for customers who are enrolled in a high-deductible health plan which can be used to pay for qualified medical expenses.

- \$10 deposit to open
- Earn interest² on balances
- No monthly service charge

Save time and money with these complimentary convenience services⁴ available with most personal savings accounts:

- Online banking
- Mobile app banking and mobile deposits
- eStatements
- Telephone banking
- ATM card (not available with Goal-Setter Savings)
- One free money order and cashier's check per customer per day

Certificates of Deposit (CDs) and Individual Retirement Accounts (IRAs)

We also offer a variety of CD and IRA options to help you achieve your longer term savings goals. Visit themerrimack.com or speak with a Branch Services Representative for a list of current offerings and rates.

¹ Federal regulations limit the number of transfers and electronic payments from a savings or money market account.

² Variable-rate account. At our discretion we may change the interest rates and annual percentage yields at any time without notice. Fees may reduce earnings. Interest will be compounded every month and credited to your account every month. The daily balance method is used to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. On non-cash deposits (checks, for example), interest will begin to accrue no later than the next business day. Rate sheet available at any office or online at themerrimack.com.

³ Overdrafts may be created by check, ACH, online banking transactions, phone transactions or other electronic means. Recurring debit card transactions (payments that are set up to pay automatically) such as an automatic draft from your health

club or insurance company may continue to be covered by your overdraft service. Once an overdraft has occurred you are required to bring your account to a positive balance within 30 days. Whether your overdrafts will be paid is discretionary and we reserve the right not to pay. We do not typically pay overdrafts if your account is not in good standing.

⁴ Available from the Bank at no additional charge. You may incur service provider fees, as applicable. Check with your wireless service provider for details on its fees and charges for mobile and text messaging services. Terms and conditions may apply, as well as an additional application process.



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