



Premier Personal Interest Checking

| Tier Level | Balance Range |
|------------|-------------------|
| Tier 1 | <\$2,500 |
| Tier 2 | \$2,500-\$9,999 |
| Tier 3 | \$10,000-\$49,999 |
| Tier 4 | \$50,000-\$99,999 |
| Tier 5 | \$100,000 or More |

Terms

| | |
|--|-----------------------|
| Minimum Opening Deposit | \$100 |
| Minimum Balance to Avoid Monthly Service Charge | \$25,000 |
| Balance Used to Calculate Monthly Service Charge | Average Daily Balance |
| Monthly Service Charge | \$20.00 |
| Check Writing Limitations | Unlimited |
| Interest Calculated* | Daily Balance Method |
| Interest Credited | Monthly |
| Interest Compounded | Monthly |

Features & Benefits

- Free Visa® Debit Card
- No ATM Fees at 1st Capital Bank and AllPoint ATMs
- Reimbursed ATM Surcharge Fees Charged by Non 1st Capital Bank ATMs
- Free Online Banking and eStatements
- Free Electronic Bill Payment
- Free Mobile Banking and Mobile Check Deposit
- Combined Statement Available with Checking or Savings Account with Identical Ownership

1. Refer to our separate Schedule of Rates for Personal Accounts for current interest rates.
2. Refer to our Schedule of Consumer Fees and Charges for additional fees and charges.
3. Refer to the Truth in Savings Disclosure and the Terms and Conditions of Your Account for additional terms and conditions.

*The Daily Balance Method applies a daily periodic rate to the principal in the account each day.