

## PERSONAL CHECKING ACCOUNT OPTIONS

	Active Checking	DIRECT CHECKING	PREFERRED CHECKING	SENIOR/ STUDENT CHECKING	HONOR CHECKING
Monthly Maintenance Service Charge	Average daily balance of \$1,500.00 for the statement cycle or satisfaction of all qualification requirements during a qualification period waives the \$10.00 monthly maintenance service charge.*	Average daily balance of \$1,500.00 or one direct deposit per statement cycle waives the \$3.00 monthly maintenance service charge.	Average daily balance of \$5,000 in combined deposit balances & mortgage loan balances (including HELOC & home equity loans) waives the \$15.00 monthly maintenance service charge.	If you are 23 years-of-age or younger, or 65 years or older, the \$6.00 monthly maintenance service charge will be waived.	Designed for active and retired armed services personnel and veterans. One direct deposit per statement cycle waives the \$5.00 monthly maintenance service charge. **
Minimum to Open Account	\$500.00	\$10.00	\$10.00	\$10.00	\$10.00
Interest	Yes. A higher rate of interest will be paid if qualifications are met.*	No	Yes. Interest is paid if a minimum average daily balance of \$500.00 per statement cycle is maintained.	Yes. Interest is paid if a minimum average daily balance of \$500.00 per statement cycle is maintained.	Yes. Interest is paid if a minimum average daily balance of \$500.00 per statement cycle is maintained.
BayCoast Bank ATM or Debit MasterCard®	Included	Included	Included	Included	Included
ATM Service Charge (non-BayCoast Bank ATM usage)***	None, if qualifications are met.* (Otherwise \$2.00 per withdrawal, inquiry, or transfer)	\$2.00 per withdrawal, inquiry, or transfer	None	None	None
Electronic Statements (eStatements)	Free	Free	Free	Free	Free
Online Banking with Billpay	Free	Free	Free	Free	Free
Check Orders	Prices vary based on style	Free Starter Pack	Free Blue Custom Creations	Free Blue Custom Creations	1 free order per year of Blue Custom Creations
Other Features	ATM surcharge refunds up to \$25.00 per qualification period if qualifications are met.*		Preferred CD Rates; automatically qualifies for a \$500.00 overdraft line of credit.		ATM surcharge refunds up to \$25.00 per statement cycle. Option to open 1 free no-fee Statement Savings Account.

\*To qualify in any given qualification period, you must: a) receive at least 1 posted direct deposit, make at least 1 posted electronic payment, or make at least 1 posted online bill payment; b) make 12 posted debit card purchases; and c) receive your statement electronically using online banking. All ATM service charges are waived and ATM surcharges are refunded up to \$25.00 per qualification period if the minimum qualifications are met. Please refer to the Qualifications Calendar on [www.BayCoastBank.com](http://www.BayCoastBank.com) for additional information. Available for personal accounts only. This account earns a tiered rate of interest. The highest tier is earned on balances between \$0.01 and \$25,000.00, with a middle tiered rate on all amounts above \$25,000.00, each qualification period in which the minimum qualifications are met. If the minimum qualifications are not met during the qualification period, a lower base rate of interest will be paid on the entire balance. Please visit our website or contact us for our current interest rates and corresponding annual percentage yields.

\*\* Limit one account per person. Military ID or proof of service required.

\*\*\* ATM owner may impose a surcharge.

Please contact us for additional information regarding Massachusetts "18/65 Law" protections and features.

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