



# PERSONAL BANKING PRODUCTS

## OTHER PERSONAL PRODUCTS & SERVICES

- Personal Loans for Cars, Boats, and other toys
- Home Equity Lines of Credit
  - Credit Cards (*including The Loop VISA™ Card with no annual fee - Give back to your community at no cost to you!*)
    - Free Online Banking
    - Bill Payment Services
  - Wire Transfer Services
  - Safe Deposit Boxes
  - ATM and Check Cards
- Travelers Checks / Cashier Checks / Money Orders
  - Direct Deposit
- Combined Statement Option
- 24/7 Automated Customer Service
- Free Cash Withdrawals at over 2,000 Key Bank ATMs across 15 states and no foreign ATM fees
  - Overdraft Privilege Service
  - Check Safekeeping

*You're going to bank anyway. Why not let your banking make a difference in the neighborhoods where you live and work?*



<p><b>COMMUNITY FREE CHECKING</b></p> <ul style="list-style-type: none"> <li>• \$100 min. opening deposit</li> <li>• No minimum daily balance</li> <li>• No monthly service fee</li> <li>• Non-interest bearing</li> <li>• Check Safekeeping required</li> </ul>	<p><b>COMMUNITY INTEREST CHECKING</b></p> <ul style="list-style-type: none"> <li>• \$100 min. opening deposit</li> <li>• \$10 monthly service fee w/Check Safekeeping; \$12 with checks returned</li> <li>• \$1,000 minimum daily balance to avoid fee</li> <li>• Earns interest based on account balance</li> </ul>	<p><b>COMMUNITY CHECKING PLUS (AND PLUS 50, FOR THOSE AGE 50 AND BETTER!)</b></p> <ul style="list-style-type: none"> <li>• \$100 min. opening deposit</li> <li>• No minimum daily balance</li> <li>• \$8 monthly service fee w/Check Safekeeping; \$10 with checks returned (\$4 fee w/Check Safekeeping; \$6 fee with checks returned for PLUS 50)</li> <li>• Non-interest bearing</li> <li>• 5 Free Cashiers Checks or Money Orders per month</li> <li>• Free Travelers Checks</li> <li>• Free Consumer Online Bill Payment Services</li> </ul>
<p><b>STATEMENT SAVINGS</b></p> <ul style="list-style-type: none"> <li>• \$50 min. opening deposit</li> <li>• \$3.50 monthly service fee if daily minimum balance drops below \$100</li> <li>• Monthly service charge is waived if checking account is also opened (<i>must be set up on combined statement</i>)</li> <li>• Variable rate of interest</li> </ul>	<p><b>COMMUNITY MONEY MARKET</b></p> <ul style="list-style-type: none"> <li>• \$100 min. opening deposit</li> <li>• \$10 monthly service fee if daily minimum balance drops below \$2,500</li> <li>• \$10 for each restricted transfer over 6 per month</li> <li>• Tiered rates of interest based on balance in account</li> </ul>	<p><b>COMMUNITY MONEY MARKET PLUS</b></p> <ul style="list-style-type: none"> <li>• \$100 min. opening deposit</li> <li>• \$25 monthly service fee if daily minimum balance drops below \$100,000</li> <li>• \$10 for each restricted transfer over 6 per month</li> <li>• Tiered rates of interest based on balance in account</li> </ul>
<p><b>CERTIFICATES OF DEPOSIT</b></p> <ul style="list-style-type: none"> <li>• \$100 min. opening deposit</li> <li>• Terms from 3 months to 5 years</li> <li>• ACB 6 and 12 month terms allow add-on deposits</li> <li>• Early withdrawal penalties may apply</li> </ul>	<p><b>INDIVIDUAL RETIREMENT ACCOUNTS</b></p> <ul style="list-style-type: none"> <li>• \$100 min. opening deposit</li> <li>• Terms of 1, 2 and 3 years</li> <li>• 1 year term allows for add-on deposits</li> <li>• Traditional, Roth and Coverdell (Educational) IRAs are available</li> <li>• Early withdrawal penalties may apply</li> </ul>	<p><b>CDARS (CERTIFICATE OF DEPOSIT ACCOUNT REGISTRY SERVICE)</b></p> <ul style="list-style-type: none"> <li>• FDIC insurance coverage on deposits up to \$50,000,000</li> <li>• Single consolidated statement</li> <li>• Rates competitive with other high quality, fixed income investments</li> <li>• Terms of 4, 13, 26 or 52 weeks, and 2 and 3 year investments</li> <li>• No direct fees to customer</li> </ul>

MLK Office  
2002 NE MLK Jr. Blvd.  
503-287-7537

St. Johns Office  
8040 N. Lombard Ave.  
503-285-9966

Social Impact Banking Office  
430 NW 10th Ave.  
503-445-2150

Beaumont Office  
4020B NE Fremont Ave.  
503-445-8720

Rose City Office  
5636 NE Sandy Blvd.  
503-445-8700