

PERSONAL BANKING

PERSONAL ACCOUNTS

FREE CHECKING ACCOUNT

- Minimum opening deposit \$100
- No minimum balance required after opening
- Unlimited check writing
- No monthly maintenance charge per statement cycle
- Free worldwide ATM usage
- Free Online and Mobile Banking, with Online Bill Payment
- Free eStatements when enrolled in Online Banking
- Free standard checks

INTEREST CHECKING ACCOUNT

- Minimum opening deposit \$100
- \$10 monthly service charge - maintain an average ledger balance of \$1,000 or more to avoid maintenance fee
- Free worldwide ATM usage
- Interest earned on collected balance
- Free first order of Safety Paper checks
- Unlimited check writing
- Free Online and Mobile Banking, with Online Bill Payment
- Free eStatements when enrolled in Online Banking

MONEY MARKET ACCOUNT

- Minimum opening deposit \$100
- \$10 monthly maintenance fee - maintain a daily balance of \$2,500 or more to avoid maintenance fee
- Interest earned on collected balance - multiple interest rate tiers
- Free worldwide ATM usage
- Limit to 6 withdrawals per statement cycle, each additional withdrawal is \$3 **
- Free Online and Mobile Banking, with Online Bill Payment
- Free eStatements when enrolled in Online Banking

SAVINGS ACCOUNT

- Minimum opening deposit \$100
- Interest is compounded daily and paid monthly
- \$6 monthly service charge - maintain an average ledger balance of \$200 or more to avoid maintenance fee
- Limit to 6 withdrawals per statement cycle, each additional withdrawal is \$3 **
- Free Online and Mobile Banking
- Free eStatements when enrolled in Online Banking

CERTIFICATE OF DEPOSIT (CD)

- Minimum opening deposit \$1,000 - unless specifically indicated
- Interest rates determined by maturity, 1 month to 5-year terms
- Interest is compounded daily and paid monthly
- A penalty may be imposed for early withdrawal

INDIVIDUAL RETIREMENT ACCOUNT (IRA)

- Minimum opening deposit \$1,000
- Interest rates determined by maturity, 1 month to 5-year terms
- Interest is compounded daily and paid monthly
- Traditional and ROTH IRA accounts offered
- A penalty may be imposed for early withdrawal

**Regulatory limit of six (6) transfers or payments (pre-authorized, automatic, by telephone or from personal computer / mobile App) including drafts, checks, debit card or similar order (including POS transactions) payable to a third party, from your money market / savings account per cycle.



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