

PERSONAL ACCOUNTS

CHECKING ACCOUNTS	eSolutions	Regular	Minor (under age 21)	Merit (62+ years)	Interest	Money Market Gold
Opening Balance	\$100	\$100	\$25	\$100	\$5,000	\$5,000
Service Charge	No Monthly Service Charge After 3, 50¢ per check. \$6 monthly fee for paper statements.*	\$12 monthly service charge, waived with minimum daily balance of \$750.	No monthly service charge, no checks. \$6 monthly service fee for paper statements.*	\$5 monthly service charge, waived with minimum daily balance of \$100.	\$12 monthly service charge, waived with minimum daily balance of \$5,000.	\$15 monthly service charge, waived with minimum daily balance of \$5,000.
Other Account Fees	No Baker Boyer-imposed fee for debit card & ATM transactions. No-fee ACH transactions.					
Interest	N/A	N/A	N/A	N/A	Interest is earned daily and paid monthly on collected balance, if greater than \$5,000.	Interest is earned daily and paid monthly on collected balance. Rates are subject to change daily. Interest based on current ledger balance tiers.**

*There is a \$6 monthly service fee for eSolutions customers who choose paper statements. There is no charge for electronic statements which are available through Online Banking.

SAVINGS ACCOUNTS	Regular	Minor (under age 21)	Merit (62+ years)
Opening Balance	\$100	\$25	\$100
Service Charge	\$5 monthly service charge, waived with minimum daily balance of \$400.	\$5 monthly service charge, waived with minimum daily balance of \$25.	\$5 monthly service charge, waived with minimum daily balance of \$100.
Other Account Fees	No Baker Boyer-imposed fee for debit card & ATM transactions. No-fee ACH transactions.		
Interest	Interest is earned daily and paid quarterly on collected balance, if greater than \$400.	Interest is earned daily and paid quarterly on collected balance, if greater than \$25.	Interest is earned daily and paid quarterly on collected balance, if greater than \$100.

We reserve the right to not pay accrued interest if account is closed prior to payment date.

**Interest Balance Tiers

\$0 to \$24,999.99
 \$25,000.00 to \$49,999.99
 \$50,000.00 to \$99,999.99
 \$100,000.00 to \$249,999.99
 \$250,000.00 and over

All fees are accurate as of 04/24/2024 and are subject to change without prior notice. Also, please reference Baker Boyer's Statement of Fees.

Updated 04/2024



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