

# PERSONAL ACCOUNTS

CHECKING ACCOUNTS	eSolutions	Regular	Merit (62+ years)	Interest
<b>Opening Balance</b>	\$100	\$100	\$100	\$5,000
<b>Service Charge</b>	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	\$5 monthly service charge, waived with minimum daily balance of \$100	\$12 monthly service charge, waived with minimum daily balance of \$5,000
<b>Other Account Fees</b>	No Baker Boyer imposed fee for debit card & ATM transactions.			
<b>Interest</b>	N/A	N/A	N/A	Interest is earned daily & paid monthly on collected balance, if greater than \$5,000.

\*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)	Money Market Gold
<b>Opening Balance</b>	\$100	\$25	\$100	\$5,000
<b>Service Charge</b>	\$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	\$15 monthly service charge, waived with minimum daily balance of \$5,000
<b>Other Account Fees</b>	No Baker Boyer imposed fee for ATM transactions.			
<b>Interest</b>	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.	Interest is earned daily and paid monthly on collected balance. Rates are subject to change daily. Interest based on current ledger balance tiers.***

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 01/01/2021 and are subject to change without prior notice. Also, please reference Baker Boyer's Statement of Fees.

Updated 01/2021



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