## **Account Guide**



Rev. 06/2017

## **Lifeline Checking**

## **Terms**

Minimum Opening Deposit	\$100
Minimum Balance to Avoid Monthly Service Charge	\$100
Balance Used to Calculate Monthly Service Charge	Average Daily Balance
Monthly Service Charge	\$3.00
Check Writing Limitation	6 Checks per Statement Cycle Without Charge
Cost per Check Exceeding Limitation	\$0.50 per Check After Limitation

## **Features & Benefits**

- Visa® Debit Card
- 1st Capital Bank and AllPoint ATMs Surcharge Free
- Reimbursed ATM Surcharge Fees Charged by Non 1<sup>st</sup> Capital Bank ATMs
- Online Banking and eStatements
- Electronic Bill Payment

Phone: (831) 264-4000

- Mobile Banking and Mobile Check Deposit
- Combined Statement Available with Checking or Savings Account with Identical Ownership
- 1. Refer to our Schedule of Consumer Fees and Charges for additional fees and charges.
- 2. Refer to the Truth in Savings Disclosure and the Terms and Conditions of Your Account for additional terms and conditions.