



## Personal Interest Checking

Tier Level	Balance Range
Tier 1	<\$2,500
Tier 2	\$2,500-\$9,999
Tier 3	\$10,000-\$49,999
Tier 4	\$50,000-\$99,999
Tier 5	\$100,000 or More

### Terms

Minimum Opening Deposit	\$100
Minimum Balance to Avoid Monthly Service Charge	\$2,000
Balance Used to Calculate Monthly Service Charge	Average Daily Balance
Monthly Service Charge	\$10.00
Check Writing Limitation	Unlimited
Interest Calculated*	Daily Balance Method
Interest Credited	Monthly
Interest Compounded	Monthly

## Features & Benefits

- Visa® Debit Card
- 1<sup>st</sup> 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
- Mobile Banking and Mobile Check Deposit
- Combined Statement Available with Checking or Savings Account with Identical Ownership

1. Refer to our separate Schedule of Rates for Personal Accounts for current interest rates.
2. Refer to our Schedule of Consumer Fees and Charges for additional fees and charges.
3. Refer to the Truth in Savings Disclosure and the Terms and Conditions of Your Account for additional terms and conditions.

\*The Daily Balance Method applies a daily periodic rate to the principal in the account each day.