THE BANK OF

northern michigan

tbonm.com

Traverse City
130 S. Union St.
Traverse City, MI 49684
Tel: 231-922-2101

Petoskey
406 Bay St.
Petoskey, MI 49770
Tel: 231-487-1765

FDIC

Effective 2.12

Personal Banking

Products & Services

THE BANK OF

northern michigan

Personal Banking

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	Value Checking	Value Plus Checking	Prestige Checking	Health Savings Account	Money Market Investment	Value Savings
Overview	*Designed as a checking account that allows for a modest daily balance*	*Designed as a checking account that allows for a moderate daily balance*	*Designed as a checking account with competitive interest rates and service benefits*	*Designed for covering out-of-pocket medical expenses with qualifying High Deductible Health Plans*	*Designed to provide competitive interest rates with limited check-writing access*	*Designed as a savings account with unlimited transfers and withdrawals in person, by mail, or through ATM*
Minimum Balance	$600 minimum daily balance to avoid monthly service fees	$1,000 minimum daily balance to avoid monthly service fees and $0.01 minimum daily balance to obtain APY	$5,000 in Prestige Checking or $25,000 in combined balances in other personal deposit accounts and consumer loan balances to avoid monthly service fees and $0.01 minimum daily balance to obtain APY	$600 minimum daily balance to avoid monthly service fees and $0.01 minimum daily balance to obtain APY	$5,000 minimum daily balance to avoid monthly service fees and $0.01 minimum daily balance to obtain APY	$600 minimum daily balance to avoid quarterly service fees and $0.01 minimum daily balance to obtain APY
Service Fees	$25 monthly fee waived if the minimum balance is maintained	$25 monthly fee waived if the minimum balance is maintained	$25 monthly fee waived if the minimum balance is maintained	$5 monthly fee waived if the minimum balance is maintained. $5 monthly paper fee if not enrolled in eStatements.	$25 monthly fee waived if the minimum balance is maintained	$25 quarterly fee waived if the minimum balance is maintained
Transactions	No charge for the first twenty-five checks presented. $0.50 charge for every check above twenty-five	No charge for the first twenty-five checks presented. $0.50 charge for every check above twenty-five	No transaction fees	No transaction fees	Up to six pre-authorized or automatic transfers per statement cycle. Unlimited transfers and withdrawals may be made in person, by mail, by messenger, or through ATM*	Up to six pre-authorized or automatic transfers per statement cycle. Unlimited transfers and withdrawals may be made in person, by mail, by messenger, or through ATM*
Interest Rates	Earns no interest	Tiered interest rates	Tiered interest rates	Tiered interest rates	Tiered interest rates	Tiered interest rates
Services Included	Free Direct Deposit Free Check Imaging Free OnLine Banking Free Personal BillPay Free e-Statements Free MasterMoney™ Debit Card	Free Direct Deposit Free Check Imaging Free OnLine Banking Free Personal BillPay Free e-Statements Free MasterMoney™ Debit Card	Free Direct Deposit Free Check Imaging Free OnLine Banking Free Personal BillPay Free e-Statements Free MasterMoney™ Debit Card Free unlimited check writing Free Specialty Checks and Cashier's Checks	Free Direct Deposit Free Check Imaging Free OnLine Banking Free Personal BillPay Free e-Statements Free MasterMoney™ Debit Card	Free Direct Deposit Free Check Imaging Free OnLine Banking Free e-Statements	Free Direct Deposit Free OnLine Banking Free e-Statements
Other Information		ATM withdrawal fee reimbursement up to $15 per month	ATM withdrawal fee reimbursement up to $15 per month	Total annual deposits may not exceed maximum allowed by federal HSA rules. Consult a tax advisor about the tax treatment of contributions, earnings, and withdrawals. A minimum $1.00 deposit is required to open the account. No ATM withdrawals.	*MasterMoney™ Debit Card and ATM use are only available in conjunction with a checking account	No service fees for Minors (18 and younger) *MasterMoney™ Debit Card and ATM use are only available in conjunction with a checking account

Personal Account Services

Check Imaging
Digital images of checks and deposits can be viewed for simple, organized storage and retrieval of your banking records.

Reimbursed ATM Fees
Use any ATM to access your accounts and have the withdrawal fees reimbursed up to $15 per month on specified accounts.

OnLine Banking
Unlimited access to all your account information 24 hours a day using our secure website at tboh.com.

Personal BillPay
Controlling your finances is simple and easy to manage with our hassle-free bill pay service.

ZashPay
ZashPay is an easy, fast and secure online personal payment service that lets you send and receive money to and from others directly from your bank account.

Mobile Banking
Mobile banking allows you to monitor your accounts using your mobile phone. You can pay bills, transfer funds, locate ATMs and check your balances.

MasterMoney™ Debit Card
Looks like a credit card, but acts like a check. Access your account information through virtually any ATM. pulse STAR PLUS

Mortgage and Consumer Loans

Home Equity Loans
Used for virtually any purpose, including automotive, home remodeling, education, and even debt consolidation. Choose from a variety of repayment programs with fixed or floating interest rates.

Installment Loans
Select from secured loan products as well as multiple-year loans with fixed monthly payments.

Mortgages
Traditional mortgages plus lot loans, bridge loans, construction loans, and more are available.

* All loans are subject to credit approval.

Certificates of Deposit (CDs)

Traditional CD
Earn competitive rates from three up to sixty months. Minimum deposits of $1,000 or more to open. Interest rates vary by length of CD. Penalty for early withdrawal. Automatic renewal.

Large Dollar CD
Terms of one up to sixty months. Offers competitive interest rates. Minimum deposits of $100,000 or more to open. Interest rates vary by length of CD. Penalty for early withdrawal. Automatic renewal or single maturity.

Easy Access CD
Earn competitive rates while enjoying the flexibility of making no-penalty withdrawals (minimum $1,000) during the twelve-month term. A minimum balance of $10,000 is required. Other restrictions apply[1]. Automatic renewal.

Large Dollar Easy Access CD
Earn competitive rates while enjoying the flexibility of making no-penalty withdrawals (minimum $1,000) during the twelve-month term. A minimum balance of $100,000 is required. Other restrictions apply[2]. Automatic renewal.

[1]Interest is compounded quarterly and can be deposited into your account or received by mail. Up to six telephone transfers per month. Unlimited transfers and withdrawals may be made in person, by mail, or by messenger.

[2]Interest is paid upon maturity and can be deposited into your account or received by mail. Up to six telephone transfers per month. Unlimited transfers and withdrawals may be made in person, by messenger, or by mail.

Personal Trust and Wealth Management

Ask us about our retirement services through our affiliation with Greenleaf Trust.

Products and services offered through Greenleaf Trust are not FDIC insured, not guaranteed by the bank, and may lose value.