

# PERSONAL BANKING DEPOSIT ACCOUNTS



EASTERN  
COLORADO  
BANK

## FREEDOM SUITE OF CHECKING ACCOUNTS

Eastern Colorado Bank has designed an entire suite of Checking Accounts to meet your banking needs. If you prefer a simple account or an interest bearing account, we have you covered. Whether this is your first checking account or an account to suit you when you reach age 55, you'll find a Freedom Suite Checking Account to meet your every need.

### Freedom Checking Account

Why pay for services you don't need? With our Freedom Checking account, you won't have to. With unlimited check writing and no required minimum balance, you'll enjoy all the freedom this account has to offer for a monthly service charge of only \$3.00 per month. Maximize the value of this account with our free VISA® Debit Card, eStatements, Online Banking and ECB Mobile app for added convenience. This account is offered with a \$100.00 minimum opening deposit.

### Freedom PLUS Checking Account

Our Freedom PLUS Checking account offers all the convenience of our Freedom Checking account with the added benefit of the images of your checks returned with your statement. The Freedom PLUS Checking account is offered with a minimum opening balance of \$100.00 and a monthly service charge of \$4.50 per month.

### Freedom NOW Checking Account

Our Freedom NOW Checking account is an interest bearing account that offers unlimited check writing, a free VISA® Debit Card, eStatements, Online Banking and ECB Mobile app. This account does not incur a monthly service charge unless the daily balance of the account falls below \$1,000.00. If the daily balance falls below \$1,000.00, a \$5.00 monthly service charge is assessed. Open this account with a \$100.00 minimum opening deposit and begin earning interest today.

### Freedom 55 Checking Account

If you are 55 years or older, we have an account to remind you of the simpler times. Our Freedom 55 Checking account is designed to make your life easier with these special account features:

- No monthly service charge
- No service fees on cashier checks or money orders
- Free Online Banking, ECB Mobile app & unlimited Bill Pay
- Complimentary Freedom 55 checks
- Free VISA® Debit Card
- \$100.00 minimum opening deposit.

### Freedom Starter Checking Account

Start building and planning your financial future with us. Our Freedom Starter Checking account has these features:

- Free VISA® Debit Card, eStatements, Online Banking and ECB Mobile App
- No monthly service charge
- \$5.00 minimum opening deposit
- You must be between the ages of 0 and 23 to qualify for this account
- Parent or Guardian joint owner required for account holders under the age of 18

## OTHER PERSONAL DEPOSIT ACCOUNTS

### Money Market Deposit Account

This account offers a competitive market rate of interest while still allowing you to keep your funds liquid. Plus, this account includes limited check writing privileges. If the daily balance falls below \$2,500.00, a \$10.00 monthly service charge is assessed.

### High Yield Money Market Deposit Account

For our customers who maintain a minimum of \$10,000.00, we offer our High Yield Money Market Deposit account. This account features tiered interest rates that pay a higher rate of interest as the balance increases. This account includes limited check writing privileges. If the daily balance falls below \$10,000.00, a \$10.00 monthly service charge is assessed.

### Health Savings Account

Eastern Colorado Bank offers Health Savings Accounts to individuals with high-deductible health plans. These accounts offer a convenient way to save for future health care expenses and are interest bearing to ensure you maximize your savings. This account includes a free VISA® Debit Card with a \$2,000 Daily Point of Sale limit. Plus, we will provide you with 25 checks free of charge (subsequent checks available at current pricing). All of this is offered for a \$3.00 monthly service charge and a one-time setup fee of \$20.00 per account.

## Personal VISA® Debit Card

All of our Freedom Suite Checking Accounts can be combined with a Personal VISA® Debit Card to allow you to access your account in a safe and convenient manner. You can make purchases or withdraw cash from an ATM anywhere VISA® is accepted. Our Personal VISA® Debit Card offers a daily limit of \$500.00 at an ATM and an additional \$1,500.00 Point of Sale to allow you to make your daily purchases.

## SAVING ACCOUNTS

### Savings Account

With \$100.00 minimum opening balance, our Savings Account makes it easy for you to begin saving. Access your funds easily in person or by transferring money to your checking account. If the daily balance falls below \$300.00, a \$10.00 service charge is assessed each quarter.

### Rainy Day Fund

Thinking of starting a rainy day fund for those unexpected surprises that come your way? It's easy with a \$10.00 minimum monthly automatic transfer from your checking account and a minimum of \$100.00 opening deposit. Access your funds easily in person or by transferring money to your checking account. If the daily balance falls below \$100.00, a \$10.00 service charge is assessed each quarter.

### Kids Savings Account

Get your child on track to saving! Our Kids Savings Account will help your child 18 years or younger learn how to save. Open an account today with a minimum \$5.00 opening deposit and receive a free piggy bank! No monthly service charge or minimum daily balance requirement.

## IRA'S

### Traditional Individual Retirement Account

The traditional IRA allows you to defer taxes on the earnings of your contributions until they are withdrawn. Also, certain contributions are tax deductible in the tax year for which you make them.

### Roth Individual Retirement Account

The Roth IRA allows only nondeductible contributions and features tax-free withdrawals for certain distribution reasons after a 5-year holding period.

## CD'S

### Certificates of Deposit

Are you looking for a guaranteed return on your investment? Our Certificates of Deposit are available in a variety of maturity term and rate structures to help match your investment goals. By investing in a Certificate of Deposit, you also have the peace of mind that your accounts are FDIC insured to at least \$250,000.00. Please contact us for more information on our CDs.

*We offer Certificates of Deposit in the following maturity options & tiers:*

#### **Maturity Options**

182 Day CD  
12 Month CD  
18 Month CD  
24 Month CD  
36 Month CD

#### **Tiers**

\$ 2,500.00 - \$ 9,999.99  
\$ 10,000.00 - \$ 24,999.99  
\$ 25,000.00 - \$ 49,999.99  
\$ 50,000.00 - \$ 99,999.99  
\$100,000.00 - \$249,999.99  
\$250,000.00 and up

*Penalty for early withdrawal*

*Your Friendly Bank.com*



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