

Personal Deposit Products

	Personal Checking	Personal Interest Checking	Senior Interest Checking (55+)	Personal Money Market	Personal Savings	Senior Savings (55+)	Personal CD	Personal IRA CD
Opening Deposit	\$100.00	\$100.00	\$100.00	\$500.00	\$100.00	\$100.00	\$2,500.00	\$2,500.00
How to Avoid Maintenance Fee	N/A	Maintain an average daily balance of \$2,500 or a combined average of \$10,000 across your eligible personal Savings, Money Market, and CD accounts*	N/A	Maintain an average daily balance of \$2,500	Maintain an average daily balance of \$250 or a combined average daily balance of \$.01 or more in eligible Personal Checking(s)*	Maintain an average daily balance of \$250	N/A	N/A
Maintenance Fee	\$0.00	\$20.00	\$0.00	\$20.00	\$3.00	\$3.00	\$0.00	\$0.00
Mailed Statements & eStatements	No charge	No charge	No charge	No charge	No charge	No charge	N/A	N/A
Interest Bearing		✓	✓	✓	✓	✓	✓	✓
Limitations	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Early withdrawal penalties may apply.	Early withdrawal penalties may apply.
Digital Banking	Online and Mobile Banking, Bill Pay, Mobile Check Deposit, Card Control, Zelle®, External Transfers, Secure Alerts, Credit Score, Quicken ready, PFM tools and insights	Online and Mobile Banking, Bill Pay, Mobile Check Deposit, Card Control, Zelle®, External Transfers, Secure Alerts, Credit Score, Quicken ready, PFM tools and insights	Online and Mobile Banking, Bill Pay, Mobile Check Deposit, Card Control, Zelle®, External Transfers, Secure Alerts, Credit Score, Quicken ready, PFM tools and insights	Online and Mobile Banking, Mobile Check Deposit, External Transfers, Secure Alerts, Credit Score, Quicken ready, PFM tools and insights	Online and Mobile Banking, Mobile Check Deposit, External Transfers, Secure Alerts, Credit Score, Quicken ready, PFM tools and insights	Online and Mobile Banking, Mobile Check Deposit, External Transfers, Secure Alerts, Credit Score, Quicken ready, PFM tools and insights	Online and Mobile Banking, External Transfers, Secure Alerts, Credit Score, Quicken ready	Online and Mobile Banking, External Transfers, Secure Alerts, Credit Score, Quicken ready
Debit Card w/ Chip	✓	✓	✓					

*We calculate combined balances using the average daily balances of your linked accounts under the same name. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

Sunflower Bank, N.A. dba First Foundation Bank

