



Life is Better at Calumet



# Personal Account Comparison

	SmartAccount	Platinum Checking	Premium Money Market	Regular Savings
Opening Balance	\$100	\$1,000	\$1,000	\$100
Maintenance Fee	\$10.00	\$15.00	\$15.00	\$15.00
In order to avoid the imposition of the Maintenance Fee you must meet <u>one</u> of the following requirements:				
Minimum Daily Balance on each day of the statement cycle; or	NA	\$1,000	\$1,000	NA
Average Daily Balance during the statement cycle; or	\$100	\$2,500	\$10,000	\$100
Combined Average Daily Balance during the Statement cycle for all Eligible Linked Deposits and Loan accounts at Calumet Bank.	\$1,000	\$10,000	\$15,000	\$1,000
Excessive Withdrawal Fee	NA	NA	\$10	\$3
Transaction limitations (other than in-person transactions) per statement cycle to avoid the imposition of the Excessive Withdrawal Fee	NA	NA	No more than 6 per monthly statement cycle	No more than 6 per quarterly statement cycle
Statement Cycle	Monthly	Monthly	Monthly	Quarterly
Interest Structure	NA	Single Rate – Variable (Interest Rate & APY apply to all balances above the stated minimum)	Tier Structured – Variable	Single Rate – Variable
Minimum Collected Balance to Earn Interest	NA	\$1,000	\$1,000	\$0
Check Discounts?	No	Free*	Free*	No
Non-Calumet ATM Fee?	2 free**	2 free**	NA	NA
Debit Card Transactions (non-ATM)	Unlimited	Unlimited	NA	NA
Safe Deposit Discounts	No	Yes	No	No
Paper Statements	Available with \$5 Paper Statement Fee	Available	Available	Available
Teller Fee	No	No	No	No

### Availability of Online SmartSuite of products

External Transfers & Person-to-Person (P2P) Payments<sup>^</sup>

Shared Access

Online & Bill Pay

Mobile/SMS Banking

Mobile Remote Deposit<sup>^</sup>

FinanceWorks

Debit Purchase Rewards

\*Standard Calumet Bank checks only. Specialty checks are extra.

\*\* Per calendar month.

<sup>^</sup> Product is subject to eligibility. Deposit and/or withdrawal limits and other restrictions apply. Mobile Remote Deposits can only be accessed using the Calumet Bank mobile app.

NA – Not Applicable

Other fees may apply - ask for details. All prices are subject to change.

This document is to help you understand some features of each account. Please refer to your Truth in Savings Disclosure and other disclosures at account opening for full details.