

PERSONAL CHECKING ACCOUNTS



Victor and Lisa Saldamando
Founder and CEO, Saldamando and Associates

Basic Checking

Basic Checking offers no monthly service charge, plus a host of extras.

- \$100 minimum opening balance
- MasterCard® Debit Card
- Unlimited free transactions at over 55,000 Allpoint® Network ATMs*
- Online Banking and Bill Pay+
- Mobile Banking with Mobile Check Deposit**
- No monthly service charge
- No online account transfer fees
- No minimum balance requirement
- No direct deposit requirement
- No “per check” charges

Personal Checking

Personal Checking gives you unlimited ATM access and more.

- \$100 minimum opening balance
- MasterCard® Debit Card
- Unlimited free transactions at over 55,000 Allpoint Network ATMs*
- Online Banking and Bill Pay+
- Mobile Banking with Mobile Check Deposit**
- \$9.00 monthly service fee
- Monthly service fee waived with either a minimum average daily balance of \$1,000 or a combined daily deposit/loan balance of \$2,500 or more
- No “per check” charges

Interest Checking

Interest Checking pays tiered interest rates, so higher balances earn higher rates with unlimited ATM access.

- \$100 minimum opening balance
- MasterCard® Debit Card
- Unlimited free transactions at over 55,000 Allpoint Network ATMs*
- Online Banking and Bill Pay+
- Mobile Banking with Mobile Check Deposit**
- Interest-bearing account with tiered interest rates
- \$15.00 monthly service fee
- Monthly service fee waived with either a minimum average daily balance of \$2,500 or a combined daily deposit/loan balance of \$10,000 or more
- Monthly service fee waived for customers 60 years and older
- No “per check” charges



bancofcal.com
877-770-BANC (2262)

*International fees may apply and other financial institutions or merchants outside of the Allpoint Network may charge you for use of their ATM or POS terminals.
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