



# Primebank Checking Accounts

Earn more. Your way.

[www.primebank.com](http://www.primebank.com)

## uPIC Points Checking

Maximize your rewards with uPIC Points Checking. Earn points toward the rewards that matter most to you, whether it's your morning coffee, a new laptop or something else from UChoose Rewards®. Make **uPIC Points Checking** work for you!



Debit Card POS Signature Purchases	1 point per \$2 spent
Debit Card POS PIN Purchases	1 point per \$2 spent
Direct Deposit (ACH Credit)	50 points per deposit <sup>(1)</sup>
ACH Debit Transaction	10 points
Popmoney® / A2A Transfer	10 points
eDeposit	25 points per eDeposit <sup>(1)</sup>
eStatement Enrollment - 1 time	500 points
Internet Banking Enrollment - 1 time	200 points
Mobile Banking Enrollment - 1 time	200 points
Birthday (name line 1-3 annually)	50 points
Student - Good Grades (Per Semester)	100 points
New Credit Card Account - 1 time	1,000 points
New Checking Account - 1 time	100 points
New Savings Account - 1 time	100 points
New IRA - 1 time	500 points
New HSA - 1 time	500 points
New Safe Deposit Box - 1 time	500 points
New HELOC Loan - 1 time	2,000 points
New Home Mortgage Loan - 1 time	2,500 points
New Good Neighbors Club Member	100 points
Good Neighbors Club Overnight Trip	500 points
UChoose Rewards® Registration	500 points

### More about the account

Minimum Deposit to Open	None
Monthly Service Charge	None
eStatements (if you choose paper statements a fee of \$3 per statement applies)	FREE
Interest Bearing	No
ATM Surcharge Fee Refunds <sup>(2)</sup>	
22 years of age or younger	\$10
23 years of age or older	\$10 <sup>(3)</sup>

### Features

**uPIC Points Checking** offers FREE ATM/Debit Card, eStatements, eDeposit, Mobile Banking\*, Internet Banking\*, eBill Pay, and eAlerts. Popmoney<sup>®\*\*</sup> and A2A Transfers<sup>\*\*</sup> are also available for this account.

\* Data and messaging rates may apply.

\*\* Usage rates may apply.

<sup>(1)</sup> 100 points maximum per monthly statement cycle.

<sup>(2)</sup> \$10 maximum refund per monthly statement cycle.

Refunds do not apply to withdrawals at foreign ATMs.

<sup>(3)</sup> Refund requires at least 15 Debit Card POS purchases to post and settle during the monthly statement cycle.

# uPIC Interest Checking

A higher interest rate awaits you when you build your relationship with Primebank. Use eStatements, direct deposit or other qualifying services and be rewarded for what you use with **uPIC Interest Checking!**

Earn interest on all balances with no minimum deposit to open. Earn even more interest simply by meeting one or more of the following qualifiers during each monthly statement cycle - the more qualifiers you meet the higher your Annual Percentage Yield:

- Be enrolled and receive eStatements
- At least 1 Direct Deposit (ACH Credit)
- At least 15 Debit Card POS purchases post and settle
- Over \$50,000 in a consumer banking relationship<sup>(1)</sup>

Qualifiers Met	Daily Balance	APY <sup>(2)</sup>
None	all balances	0.10%
1	all balances	0.15%
2	all balances	0.40%
3	all balances	0.45%
All	less than \$25,000	3.30%
	25,000 or more	1.05% - 3.30% <sup>(3)</sup>

## Features

**uPIC Interest Checking** offers FREE ATM/Debit Card, eStatements, eDeposit, Mobile Banking\*, Internet Banking\*, eBill Pay, and eAlerts. Popmoney<sup>®\*\*\*</sup> and A2A Transfers\*\* are also available for this account.

Refunds of U.S. ATM surcharge fees will be made up to \$10 per monthly statement cycle if at least 15 Debit Card POS purchases post and settle during the cycle.

\* Data and messaging rates may apply.

\*\* Usage rates may apply.

<sup>(1)</sup> Comprised of the current month's average available balance in consumer deposits and/or the current outstanding principal balance in consumer loans we service (excluding credit card accounts), as of the business day before the statement cycle ends.

<sup>(2)</sup> APYs accurate as of 7/1/16. APYs may change after account opening. Fees could reduce earnings.

<sup>(3)</sup> Varies based on account balance. 1.05% APY based on a \$100,000 balance. Higher balances will have a lower APY.

Limited to one account per household. If you choose paper statements a fee of \$3 per statement applies.



# uPIC Cash Back Checking

Flexible accounts that will pay you back again and again. Whether you're making a direct deposit, purchase with your debit card or other qualifying services, your **uPIC Cash Back Checking** account will help you earn more!

Debit Card POS Signature Purchases	\$0.10 per purchase
Debit Card POS PIN Purchases	\$0.10 per purchase
Direct Deposit (ACH Credit)	\$0.50 per deposit <sup>(1)</sup>
ACH Debit Transaction	\$0.10
eDeposit	\$0.25 per eDeposit <sup>(1)</sup>

## More about the account

Minimum Deposit to Open	None
Monthly Service Charge	None
eStatements (if you choose paper statements a fee of \$3 per statement applies)	FREE
Interest Bearing	No
ATM Surcharge Fee Refunds <sup>(2)</sup>	
22 years of age or younger	\$10
23 years of age or older	\$10 <sup>(3)</sup>

## Features

**uPIC Cash Back Checking** offers FREE ATM/Debit Card, eStatements, eDeposit, Mobile Banking\*, Internet Banking\*, eBill Pay, and eAlerts. Popmoney<sup>®\*\*\*</sup> and A2A Transfers\*\* are also available for this account.

\* Data and messaging rates may apply.

\*\* Usage rates may apply.

<sup>(1)</sup> \$1 maximum per monthly statement cycle.

<sup>(2)</sup> \$10 maximum refund per monthly statement cycle. Refunds do not apply to withdrawals at foreign ATMs.

<sup>(3)</sup> Refund requires at least 15 Debit Card POS purchases to post and settle during the monthly statement cycle.



# Basic Checking

This easy to use and maintain checking account offers a low minimum balance to open & unlimited check writing.

Minimum Deposit to Open	\$500
Monthly service charge will be waived if account maintains a minimum daily balance of \$500 for the monthly statement cycle or the account is enrolled and receives eStatements.	\$6
eStatements or Paper Statements (check & deposit images are included with monthly statements)	Free
Interest Bearing	No

## Features

### **Basic Checking**

offers FREE ATM/Debit Card, eStatements, eDeposit, Mobile Banking\*, Internet Banking\*, eBill Pay and eAlerts. Popmoney\*\* and A2A Transfers\*\* are also available for this account.

\* Data and messaging rates may apply.

\*\* Usage rates may apply.



# Basic Plus Checking

Earn interest while still taking advantage of a checking account that is easy to use and maintain. Enjoy higher yielding interest based on daily collected balances of \$10,000 and over.

Minimum Deposit to Open	\$10,000
Monthly service charge will be waived if account maintains a minimum daily balance of \$10,000 for the monthly statement cycle or the account is enrolled and receives eStatements.	\$12
eStatements or Paper Statements (check & deposit images are included with monthly statements)	Free
Interest Bearing	Yes

## Features

### **Basic Checking Plus**

offers FREE ATM/Debit Card, eStatements, eDeposit, Mobile Banking\*, Internet Banking\*, eBill Pay and eAlerts. Popmoney\*\* and A2A Transfers\*\* are also available for this account.

\* Data and messaging rates may apply.

\*\* Usage rates may apply.



Member FDIC  Equal Housing Lender

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