

# Granite Checking

## Activity that rewards.

If you want a solid account that rewards you with a premium rate of interest based on everyday transactions, with no minimum daily balance requirement.

## The Basics

Minimum Opening Deposit	\$50	Open your new account with as little as \$50.
Monthly Account Pricing	\$10	<p>To waive, conduct any <u>two</u> of the following conditions in a given statement cycle:</p> <ul style="list-style-type: none"> <li>• Minimum of 15 debit card transactions (excluding ATM transactions)</li> <li>• Direct deposit</li> <li>• Automatic BNH loan payment <sup>1</sup></li> <li>• Electronic account payment <sup>2</sup></li> <li>• Minimum \$5,000 account balance <sup>3</sup></li> </ul>
Paper Statements	\$3	Prefer paper? Okay! Or waive this fee by enrolling in eStatements.
Interest-Bearing	YES	<p>Account qualifies for basic interest. Additional interest can be earned upon qualification by conducting a minimum of 15 debit card transactions (excluding ATM transactions) <u>plus any one</u> of the remaining account fee waiver qualifiers in a given statement cycle:</p> <ul style="list-style-type: none"> <li>• Direct deposit</li> <li>• Automatic BNH loan payment <sup>1</sup></li> <li>• Electronic account payment <sup>2</sup></li> <li>• Minimum \$5,000 account balance <sup>3</sup></li> </ul>
Available for a Trust	YES	Have a trust? Good news! You can open this account in the name of a revocable or irrevocable trust.

## Because we value your relationship

Debit Card	\$0	Access your cash virtually anywhere your travels take you. With over 55,000 surcharge-free ATMs nationwide, your cash is never far away.
Online Banking	\$0	Securely manage your finances anytime, anywhere. <sup>4</sup>
BeMobile Banking App	\$0	Check account balances, make transfers, deposit checks, pay bills and find nearby ATMs all from your mobile device. <sup>4</sup>
Bill Pay	\$0	Pay your bills online or on our BeMobile Banking App. <sup>4</sup>
BeMobile Deposit	\$0	Deposit checks in a snap using your mobile device. <sup>4</sup>
Paper Statements	\$3	Ask us how you could have this fee waived. <sup>5</sup>
eStatements	\$0	<p>Receive your account statements electronically at no cost. <b>Sign up today and receive a one-time \$15 reward.</b><sup>6</sup></p>
Pay A Friend	\$0	Easily pay friends and family with an email address or mobile phone number. <sup>4</sup>
Fraud Alerts	\$0	We'll text you if suspicious activity occurs on your BNH debit card. <sup>4</sup>

Transfer Overdraft Protection	\$0	Enroll in this service to link your Granite Checking account to a Savings or Money Market account to cover overdrafts.
Notary Services	\$0	At your service.
Account Alerts	\$0	Keeping track of your account activity has never been easier.

## Cha-ching! Earn more at your convenience.<sup>7</sup>

New Money Market  
or Savings Account



eStatement Enrollment<sup>6</sup>



## 90-day countdown to cash:

Conduct each of the following within the first 90 days of account opening to receive a \$100 account bonus from us!

- Minimum of \$2,000 in debit card transactions (excluding ATM transactions)
- Bill Pay
- Direct deposit
- BeMobile Deposit<sup>4</sup>

Account bonus of \$100 will be paid in the account cycle following the 90 days from account opening, only if the bonus requirements are met. Direct deposit must be from payroll, social security, pension, or government benefits to qualify. You must maintain a positive daily balance in the checking account until the bonus is deposited to your account to be eligible. Offer is exclusive and not transferable. Bank will report the value of the offer to the IRS as applicable. Minimum deposit to open the account is \$50. Please note, accounts that are part of product conversions, whether initiated by the Bank or the customer, do not qualify for "Countdown to Cash Bonuses" as the account number remains the same following the conversion.

Base Interest Rate of 0.01%, Annual Percentage Yield (APY) 0.01% is earned on average daily balances over \$0.01.

Reward Interest Rate of 0.10%, Annual Percentage Yield (APY) of 0.10% is earned on average daily balances over \$0.01 to \$15,000 when the account meets the following conditions for a given statement cycle: Minimum of Fifteen (15) Point of Sale Transactions Processed plus any one (1) of the following activities :

- Receipt of Direct Deposit
- Automatic Internal BNH Loan Payment<sup>1</sup>
- Electronic account payment
- Greater than \$5,000 account balance (this account)

Interest begins to accrue on the business day you deposit cash and non-cash items (for example, checks). Your interest rate and Annual Percentage Yield (APY) may change at our discretion at any time.

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<sup>1</sup> Must be established by Bank of New Hampshire's loan department to qualify. Call to set up a qualifying loan payment with an existing BNH consumer loan/residential mortgage.

<sup>2</sup> Electronic Account Payments are Automated Clearing House (ACH) Payments that reference an account's routing and account number, not a debit card number.

<sup>3</sup> This account must maintain a \$5,000 average daily balance.

<sup>4</sup> Third party web access, data, and message rates may apply from your wireless provider.

<sup>5</sup> Paper statement fee will be waived if average account balance is greater than \$10,000 or if the primary account holder is over the age of 64 and average account balance is greater than \$5,000. Customers enrolled in eStatements will not be charged for their statements.

<sup>6</sup> Please note, accounts that are part of product conversions do qualify for the "eStatement Enrollment Bonus" if the account is enrolled in eStatements after the account conversion. Accounts that are enrolled in eStatements prior to the product conversion do not qualify for the Bonus.

<sup>7</sup> Cash rewards are credited one-time per activity, per account. Credit will be made in the next statement cycle. Cash rewards will be reported to the IRS on 1099-MISC.