

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	To waive, conduct any two of the following conditions in a given statement cycle: <ul style="list-style-type: none"> • Minimum of 15 debit card transactions • Direct deposit • Automatic BNH loan payment¹ • Electronic account payment² • Minimum \$5,000 account balance³
Paper Statements	\$3	Prefer paper? Okay! Or waive this fee by enrolling in eStatements.
Interest-Bearing	YES	Account qualifies for basic interest. Additional interest can be earned upon qualification by conducting a minimum of 15 debit card transactions plus any one of the remaining account fee waiver qualifiers in a given statement cycle: <ul style="list-style-type: none"> • Direct deposit • Automatic BNH loan payment¹ • Electronic account payment² • Minimum \$5,000 account balance³
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. ⁴
BeMobile Banking App	\$0	Check account balances, make transfers, deposit checks, pay bills, and find nearby ATMs all from your mobile device. ⁴
Bill Pay	\$0	Pay your bills online or on our BeMobile Banking App. ⁴
BeMobile Deposit	\$0	Deposit checks in a snap using your mobile device. ⁴
Paper Statements	\$3	Ask us how you could have this fee waived. ⁵
eStatements	\$0	Receive your account statements electronically at no cost.

Pay A Friend	\$0	Easily pay friends and family with an email address or mobile phone number. ⁴
Fraud Alerts	\$0	We'll text you if suspicious activity occurs on your BNH debit card. ⁴
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. ⁴

Rev. 11/23

¹ 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.

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

³ This account must maintain a \$5,000 average daily balance.

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

⁵ 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.