

Prestige Checking

Perks that go beyond banking.

If you keep a higher balance and want to maximize the interest you earn, plus refunded ATM fees¹ wherever your travels take you.

The Basics

Minimum Opening Deposit	\$50	Open your new account with as little as \$50.
Monthly Account Pricing	\$25	To waive: \$25,000 average relationship balance. ²
Interest-Bearing	YES	Account qualifies for basic interest. Additional tiered interest can be earned upon qualification by conducting a minimum of 20 debit card transactions (excluding ATM transactions) <u>and</u> two or three of the following in a given statement cycle: <ul style="list-style-type: none"> • Electronic account payment³ • Direct deposit • Minimum \$50,000 account balance BNH • Wealth Management relationship⁴
Member FDIC	YES	Your deposits are insured by the Federal Deposit Insurance Corporation (FDIC) up to the maximum allowed by law.
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

Prestige Platinum Debit Card	\$0	Not only will we increase your daily limit, but we'll also reimburse your ATM fees ¹ when you use your BNH Prestige Platinum debit card. ⁵
Online Banking	\$0	Securely manage your finances anytime, anywhere. ⁶
BeMobile Banking App	\$0	Check account balances, make transfers, deposit checks, pay bills and find nearby ATMs all from your mobile device. ⁶
Bill Pay	\$0	Pay your bills online or on our BeMobile Banking App. ⁶
BeMobile Deposit	\$0	Deposit checks in a snap using your mobile device. ⁶
Paper Statements	\$0	Receive your account statement in the mail at no cost.
eStatements	\$0	Receive your account statements electronically at no cost. Sign up today and receive a one-time \$15 reward. ⁷
Pay A Friend	\$0	Easily pay friends and family with an email address or mobile phone number. ⁶
Prestige Checks	\$0	Prestige checks are on us!
Fraud Alerts	\$0	We'll text you if suspicious activity occurs on your Prestige Platinum debit card.
Account Alerts	\$0	Keeping track of your account activity has never been easier. ⁶
Transfer Overdraft Protection	\$0	Enroll in this service to link your Prestige Checking account to a Savings or Money Market account to cover overdrafts.

Money Orders & Treasurer's Checks	\$0	We've got you covered.
Foreign Currency Order	\$0	Fee waived! (Shipping costs may apply!)
AARP Subscription	\$0	Reimbursement of your AARP subscription up to five years at a time. ⁹
Stop Payments & Wire Transfers	\$0	We're here to help.
Notary Services	\$0	At your service.
Prestige Money Market Accounts and Certificates of Deposit	Preferred Rates	Premier rates for our valued Prestige Checking customers. Ask us.
Financial Review	Complimentary	Sit down with our Wealth Management experts to discuss your financial future.
Prestige Plus Travel Program	Membership	A professional travel program that we manage as one of the many extraordinary benefits to customers who maintain a Prestige Checking Account.
Dedicated Concierge Line	Complimentary	Phone line reserved exclusively for Prestige customers and all your banking needs at 1.833.BankNH1 (1.833.226.5641).

Cha-ching!
Earn more at your convenience.

eStatement Enrollment^{7,8}



90-day countdown to cash:

Conduct each of the following within the first 90 days of account opening to receive a \$150 account bonus from us!

- Direct deposit
- BeMobile Deposit⁶
- Minimum of \$3,000 in debit card transactions
- Bill Pay

Account bonus of \$150 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 0.05%, Annual Percentage Yield (APY) 0.05% is earned on average daily balances over \$0.01.

Reward Interest Rate – Level One of 0.20%, Annual Percentage Yield (APY) of 0.20% is earned on average daily balances over \$0.01 to \$30,000 when the account processes a minimum of twenty (20) point of sale transactions and any two (2) of the following conditions are met for a given statement cycle:

- Electronic Payment
- Receipt of Direct Deposit
- Minimum \$50,000 Borrowed in Consumer Loans⁴
- Existing BNH Wealth Management Relationship

Reward Interest Rate – Level Two of 0.35%, Annual Percentage Yield (APY) of 0.35% is earned on average daily balances over \$0.01 to \$30,000 when the account processes a minimum of twenty (20) point of sale transactions and any three (3) of the following conditions are met for a given statement cycle:

- Electronic Payment
- Receipt of Direct Deposit
- Minimum \$50,000 Borrowed in Consumer Loans⁴
- Existing BNH Wealth Management Relationship

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.

Rev. 02.25.2025

¹ Up to \$25 monthly.

² Account must maintain \$25,000 in combined average balances from checking, savings, money market, CDs, IRAs, investment or trust accounts to avoid the account pricing.

³ Electronic Account Payments are Automated Clearing House (ACH) Payments that reference an account's routing and account number, not a debit card number.

⁴ Existing BNH consumer loan/*mortgage loan* relationship.

⁵ Applicable to Platinum debit card only.

⁶ Third party web access, data, and message rates may apply from your wireless provider.

⁷ 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.

⁸ 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.

⁹ Multi-year subscriptions will receive the reimbursement in the year paid only. Exclusions apply.