

# Personal Banking

Deposit Products and Services to  
Meet All of Your Needs



 **ncb**  
National Cooperative Bank

# Personal Banking

CHECKING ACCOUNTS	MINIMUM BALANCE To Earn APY Quoted	FREE CHECKS	MAINTENANCE SERVICE CHARGE
NCB Advantage* (Direct Deposit req'd)	N/A	No	N/A
Simply Free	N/A	No	N/A
EZ Days* (Age 50+)	\$100	Yes - NCB Basic	\$2.50 If Balance Falls Below \$100
Money Matters Student Checking (Ages 16-25)	\$25	No	N/A

SAVINGS ACCOUNTS* Personal and Business	MINIMUM BALANCE To Earn APY Quoted	MAINTENANCE SERVICE CHARGE
Christmas Club	\$5	N/A
MMDA	\$100	\$5 If Balance Falls Below \$2,500
Statement Savings	\$100	\$2 If Balance Falls Below \$100
Junior Savings**	\$20	N/A
Money Matters Student Savings	\$10	No

## Convenient Banking Services

NCB's online and mobile banking allows you to manage all your banking needs, 24-hours-a-day, seven-days-a-week.

### ONLINE BANKING

Sign up for online banking at [www.ncb.coop](http://www.ncb.coop) and register as a first time user.

With online banking from NCB, you can securely:

- Access Account Information
- Pay Bills
- Make Person to Person Payments
- Transfer Funds†
- Manage Your Money
- Generate Custom Reports



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\* Interest bearing accounts

\*\* Under 18 years of age, open an account with at least \$10, and NCB will deposit an additional \$10; limit one bonus deposit per child

† Account withdrawal restrictions may apply

### MOBILE BANKING (Online banking registration required)

Enjoy all the convenience of banking at your fingertips with NCB's mobile app. The NCB Mobile App is available in the Apple® App Store or Google® Play by searching National Cooperative Bank.

With mobile banking, you'll have the convenience of NCB's online banking services. In addition, we offer mobile deposit capture and TouchID.

### CardValet®

Take advantage of NCB's CardValet®, a mobile card management application that helps reduce account fraud by allowing cardholders to monitor accounts with their smartphone and control how, when and where their debit card is used. CardValet is available in the Apple® App Store or Google® Play.

### Popmoney®

When someone you know needs money in a hurry, use Popmoney® Instant Payments. Sending money online or from your mobile device is easy, and payment happens in seconds, with funds available to use immediately.

### Telephone Banking

Call (877) 840-0846 and follow the prompts to access your account.



[www.ncb.coop](http://www.ncb.coop)  
(937) 393-4246  
(800) 322-1251



**FDIC**

Banking products and services provided  
by National Cooperative Bank, N.A. Member FDIC.