

# YOUR BANK. YOUR MONEY.

Every customer leaves saying  
"I love my bank!"

## ANYTIME BANKING

Access your account when you need it with these anytime banking services.

- Online Banking
- Mobile Banking (including mobile deposit)
- eStatements
- Online Bill Pay
- Person-to-Person Payments
- Bank-to-Bank Transfers

## SAVINGS

Put your money where it will really add up.

- Savings
- Money Market Savings
- Certificates of Deposit

## HOME LOANS

Apply for a loan for a new home, or use the equity in your existing home.

- Mortgages with Fixed or Adjustable Rates
- Home Equity Loans or Lines of Credit
- Construction Loans
- Vacant Lot Loans

## CHECKING / DEBIT

Choose the option that best fits the way you manage your money.

- Preferred Checking Plus
- Free Checking
- MetaBlue™ Visa Reloadable Prepaid Cards

## PREPAID CARDS

Use prepaid cards for gifts, travel and youth or as your everyday alternative to cash.

- Mastercard® Gift Cards
- MetaBlue™ Visa® Reloadable Prepaid Cards
- Mastercard® Travel and Youth Prepaid Cards

## YOUR METABANK SOLUTIONS

## PERSONAL LOANS

Deal directly with a local lending expert. Your loan starts here and stays here.

- Auto Loans
- CD-Secured Loans
- Ready Reserve Loans

## ADDITIONAL SERVICES

Yes, we offer these services too.

- Check Cashing
- Official Checks
- Notary Services
- Coin Counting

## RETIREMENT / HEALTH / SAVINGS

Plan ahead and save for your future financial needs.

- Retirement Accounts
- Health Savings Accounts
- Education Savings Accounts

# Checking/Debit

Choose the option that best fits the way you manage your money.



## PREFERRED CHECKING PLUS *Checking plus interest & plenty of perks.*

What Will I Pay Monthly?	Will I Earn Interest?	What Perks Can I Expect?	
\$7 monthly service fee will be waived by meeting one of the qualifications: <sup>1</sup> <ul style="list-style-type: none"> <li>Account Balance</li> <li>Relationship Balance</li> <li>Account Activity</li> </ul>	Yes	Your no-charge perks include: <ul style="list-style-type: none"> <li>Interest Rates – vary depending on account balance</li> <li>Free Welcome Pack (20 checks and 10 deposit slips)</li> <li>Unlimited Check Writing</li> <li>No MetaBank ATM/Debit Card Transaction Fees<sup>2</sup></li> <li>Free eStatement (check safekeeping and image statements available<sup>3</sup>)</li> </ul>	<ul style="list-style-type: none"> <li>Free Online Banking and Bill Pay</li> <li>No Fee for New Small Safe Deposit Box for First Year<sup>4</sup></li> <li>No Purchase Fee Travel Cards and Cashier's Checks</li> <li>Free PhotoSecure™ Debit Card</li> <li>Free Mobile Banking</li> <li>Free Mobile Deposit</li> <li>Bank-to-Bank Transfer<sup>5</sup></li> </ul>



## FREE CHECKING *Your basic, free account.*

What Will I Pay Monthly?	Will I Earn Interest?	What Perks Can I Expect?	
No monthly service fee	No	<ul style="list-style-type: none"> <li>No Monthly Fee, No Minimum Balance</li> <li>Unlimited Check Writing</li> <li>Free Debit Card</li> <li>No MetaBank ATM/Debit Card Transaction Fees<sup>2</sup></li> </ul>	<ul style="list-style-type: none"> <li>Free eStatement or paper statements<sup>5</sup></li> <li>Free Online Banking and Bill Pay</li> <li>Free Mobile Banking</li> <li>Free Mobile Deposit</li> <li>Bank-to-Bank Transfer<sup>5</sup></li> </ul>



## METABLUETM VISA RELOADABLE CARD *No overspending. Your reloadable card.*

What Will I Pay Monthly?	Will I Earn Interest?	What Perks Can I Expect?	
One-time purchase fee is \$6 in-branch <sup>7</sup>	No	<ul style="list-style-type: none"> <li>No credit check required for card approval<sup>8</sup></li> <li>No overdraft fees</li> <li>Use it anywhere Visa® debit cards are accepted worldwide</li> <li>Reload in-branch with no fee</li> <li>Retrieve your balance with SMS text alerts<sup>9</sup></li> </ul>	<ul style="list-style-type: none"> <li>Have your paycheck directly deposited and enjoy:               <ul style="list-style-type: none"> <li>No reload fee on direct deposit funds</li> <li>\$3 monthly fee without direct deposit</li> </ul> </li> <li>Safe &amp; Secure! We've got your back with our Lost/Stolen Protection<sup>10</sup></li> <li>Ask for full details and service fees</li> </ul>

Minimum balance to open a MetaBank® checking account is \$25.

<sup>1</sup>Preferred Checking Plus requires meeting one of the account's qualification standards to waive the \$7 monthly service fee – \$10,000 minimum daily checking balance; OR \$25,000 minimum relationship balance (including loans and/or deposit accounts); OR per statement cycle, have a minimum of 15 debit card purchases (ATM transactions do not apply), receive your monthly electronic eStatement, and have at least one \$100 minimum preauthorized electronic direct deposit (does not include internal transfers or Bill Pay transactions). Fees may reduce earnings. <sup>2</sup>Free ATM withdrawals and deposits may be made at any MetaBank ATM. Surcharge-free transactions may also be made at ATMs nationwide where the Privileged Status logo is displayed. <sup>3</sup>Check safekeeping with paper statements available for \$1/month or check safekeeping with paper statements and imaged checks available for \$2/month. <sup>4</sup>Subject to availability or credit toward larger box for first year. Fee applies after first year. <sup>5</sup>Fees may apply. <sup>6</sup>Paper statements with imaged checks not available. <sup>7</sup>Visa prepaid cards and prepaid MasterCard® cards are issued by MetaBank, Member FDIC. Pursuant to a license by Visa U.S.A. Inc. and MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated. <sup>8</sup>Subject to ID verification. <sup>9</sup>Standard text messaging rates may apply. <sup>10</sup>Visa's Zero Liability policy covers U.S.-issued cards only and does not apply to ATM transactions, PIN transactions not processed by Visa, or certain commercial card transactions. Cardholder must notify issuer promptly of any unauthorized use. Consult issuer for additional details or visit [www.visa.com/security](http://www.visa.com/security).

### RELATED PRODUCTS:

Online Banking • Bill Pay • Mobile Banking • Mobile Deposits  
 Person-to-Person Payments • Account Debit Cards  
 Overdraft Protection • Direct Deposit