

## **EVOLVE BANK & TRUST PRODUCTS AND SERVICES**

### **Personal Checking**

Evolve Bank & Trust offers an array of checking accounts designed to fit your specific needs. With every Evolve checking account, you have the benefit of a leading edge financial services institution with 90 years of experience. Standard features with Evolve checking accounts include:

- Free ATMs Nationwide
- Low opening balance requirement
- Unlimited check writing
- Free Evolve Debit/ATM Card
- Free Online Banking with 24/7 account access
- Free Online Bill Pay
- Online Funds Transfer (certain fees may apply)
- eSnap Mobile Deposit\*
- eCall with 24/7 ability to check accounts
- Evolve Bank & Trust VISA Credit Card with no annual fee\*
- Monthly statements for easy record keeping
- eStatements
- FDIC insurance up to the maximum allowable by law
- Overdraft Protection available from other Evolve accounts

### ***eUniversity Checking***

A checking account that makes the grade — and it's free! If you are a student and 24 years old or younger, we offer you all the perks of our eUniversity Account — Free. Student Checking offers a low opening balance of only \$100 and no monthly service charge. School ID or other proper documentation required.

- Minimum to open: \$100
- No minimum daily balance
- No monthly service charge
- Does not earn interest
- Free eStatements
- Paper Statements not available
- First order of standard checks FREE

## *eFreedom Checking*

All the basic features in one easy account. Open an eFreedom Account with an opening balance of only \$100. If you maintain a daily balance of \$250 or more and have at least one direct deposit, the low monthly service fee will be waived.

- Minimum to open: \$100
- \$250 minimum daily balance
- No monthly maintenance fee for if your daily average balance is \$250 or higher and at least one monthly direct deposit.
- Does not earn interest
- Free eStatements
- \$5 monthly fee for Paper Statements if not receiving eStatements
- First order of standard checks FREE
- Nationwide ATM Refunds
- Statements on the 15th of each month
- FREE Online Banking
- FREE Unlimited Check Writing
- FREE Mobile Banking
- FREE Mobile Deposit\*
- FREE Online Bill Pay
- FREE 24/7 Phone Banking
- ATM/Debit Card\*
- Text Alerts\*
- Email Alerts
- Evolve Credit Card
- Cashier Checks. Standard fees apply
- Safe Deposit Box. Standard fees apply

## *eLife Checking*

Checking account that makes you money. With all the perks of our eFreedom Account and the same low opening balance of only \$100, our Interest Checking pays you competitive interest rates on your daily collected balance. Interest accrues daily and compounds monthly. It is free as long as you maintain a daily balance of \$750 or more, or if you have total combined loan and/or deposit balances of \$50,000 or more.

- Minimum to open: \$100
- \$750 minimum daily balance
- No monthly fee if your daily average balance is \$750 or higher, or \$50,000 combined in average monthly loan balance and/or monthly direct deposits.
- FREE eStatements

## *Personal Savings*

Savings as it should be.

- Low opening balance requirement: \$100
- Competitive interest rate paid on collected balance
- Access money through withdrawal or ATM
- \$5.00 quarterly service charge (waived if daily balance is \$250 or greater)
- \$2.00 per debit over 6 in a quarter
- Interest compounded quarterly
- Quarterly Statements
- Free Online Banking with 24/7 Website Tech Support

## *Money Market Savings*

The higher your average balance, the greater your interest rate.

- Minimum opening requirement: \$2,500
- Tiered interest rates
- Free Online Banking with 24/7 website tech support
- Monthly statements for easy record-keeping
- Earns money market interest rates. Interest accrues daily and compounds monthly.
- Access money through withdrawal or ATM
- Six pre-authorized debits a month, three of which can be by checks, draft, or debit (\$10 fee per excess transaction)
- Maintain \$2,500 minimum daily balance to avoid \$10 monthly service charge

## ***High Yield Savings***

Earn higher rates with a High Yield account. The higher your average balance, the more interest you earn!

- Minimum opening requirement: \$10,000
- Tiered interest rates
- Free Online Banking with 24/7 website tech support
- Monthly statements for easy record-keeping
- Earns money market interest rates. Interest accrues daily and compounds monthly.
- Access money through withdrawal or ATM
- Six pre-authorized debits a month, three of which can be by checks, draft, or debit (\$10 fee per excess transaction)
- Maintain \$2,500 minimum daily balance to avoid \$10 monthly service charge

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## **CDs and IRAs**

### ***Certificates of Deposit (CD)***

- Low opening deposit of \$1,000
- Interest rate varies and depends on maturity interval
- Choose a term to meet your needs
- Multiple interest payment options available
- You receive a notice by mail 10 days prior to maturity
- Automatically renewable with a 10-day grace period
- Early withdrawal penalties may apply

### ***Individual Retirement Accounts (IRA)***

A simple way to make your money last for retirement.

With the combined benefits of interest income and tax deductibility, IRAs are one of the most effective ways to accumulate retirement savings. They're also among the simplest of retirement plans: Simply fill out a form, select your investments and contribute money on your own. There are many types of IRAs, including Rollover IRAs, Traditional IRAs and SEPs. But have no fear. We can help you choose the best IRA to fit your unique circumstances and long-term goals. With our combination investment options and expert advice, we can guide you step-by-step through the retirement planning process. (See your tax advisor regarding tax deductibility.)

## **Personal Loans**

Evolve Bank & Trust offers a variety of loan offerings. Evolve specializes in niche products and services while providing superior customer service. Evolve Bank & Trust's products and services – both residential and commercial – are available to its Evolve Financial Group affiliates and their network of financial advisors throughout the U.S.

Let Evolve Bank & Trust be your financial partner. With hundreds of mortgage programs through our bank and mortgage company, we offer you solutions tailored to fit your financial needs.

## ***Residential Mortgages***

Purchase, refinance or cash-out...your home is important. Regardless of your need, we have the answer. Our lenders specialize in offering suitable products and competitive pricing. Mortgage Programs include, but are not limited to:

- Federal Housing Administration (FHA)
- Veterans Affairs (VA)
- Fannie Mae Conforming
- Freddie Mac Conforming
- Jumbo Non-Conforming
- Rural Development
- State Bond Programs

## ***Construction Lending***

Whether you're planning to build your dream home or just thinking about it, Evolve Bank & Trust can help. We can answer your questions and guide you through the loan process. Evolve will be with you every step of the way from framing your front door to turning the key when you move in.

## ***Home Equity Lines of Credit (HELOC)***

Debt Consolidation, Tuition, Purchasing a New Home, Refinancing, Investing — No Problem! Evolve Bank & Trust offers revolving lines of credit and fixed rate mortgages. With competitive rates and flexible terms, you can access the equity in your home and your interest may be tax-deductible.\*

## ***Automobile Loans***

Drive in and drive out! Evolve Bank & Trust will make your car buying experience even easier. With competitive interest rates and flexible terms, Evolve wants to be your bank.

## **Visa Debit Card**

With an Evolve Bank & Trust Visa® debit card you can make secure and easy purchases of everything from gas to groceries, in store or online. Use it at merchants worldwide, anywhere Visa® debit cards are accepted.

Available to all personal checking account customers, the Evolve Bank & Trust Visa® Debit Card is a fast and easy way to pay for purchases. The purchase amounts are automatically deducted from your checking account, just like checks, so you don't pay interest charges.

## ***MoneyPass ATM Network***

Access your accounts at ATMs across the United States, for FREE.

Evolve Bank & Trust customers get free access to any ATM on the national MoneyPass® Network. This includes free access to thousands of machines across the U.S. Evolve is also a member of the PULSE and PLUS networks which can be accessed around the U.S. and in over 120 countries.

## **Online Banking**

With online banking services from Evolve Bank & Trust, it's safe, fast and easy to stay on top of your finances—day or night, even on weekends or holidays. You can check account balances, view account history, transfer money between your Evolve accounts and view check images – and it's FREE! With Evolve Payment Manager, you can transfer funds to and from other financial institutions and pay bills online— And remember, with every Evolve account you get the combined benefits of a leading-edge financial services institution with more than 90 years of serving the needs of customers.

## ACH Services

- Rapid Client Onboarding
- Late-Day / Sunday Processing
- Balanced / Unbalanced Files
- Proactive Push Reporting
- Same-Day Processing

ACH is all about time. At Evolve, we've developed tools that help us stretch the clock in your favor. We've established standards for real-time merchant risk assessment, rapid merchant onboarding, proactive reporting, and late-day and Sunday processing. You can expect white-glove service from Evolve — where we welcome balanced and unbalanced files equally.

In order to better serve our ACH customers, our team created a resource with common ACH considerations and reminders. Our guide serves as a quick resource for ACH originator best practices. Download our [ACH Origination Guide](#) to share with your Company.

## Remote Deposit Capture

Remote Deposit Capture allows you to make deposits right from your desk. Simply scan your checks with the scanner and software we provide and electronic images of your checks are securely sent to us through the Internet for posting and clearing.