

# Personal Banking



**MERRIMACK**  
COUNTY SAVINGS BANK



## Banking Solutions for Real Life

### **Personal Checking Accounts\***

There are no “one size fits all” checking accounts at Merrimack County Savings Bank (the Merrimack). With four checking accounts to choose from, we’re sure to have a checking account that makes sense for you.

#### **Premier Checking**

A benefits-rich loyalty account for customers with a combined deposit and loan balance of \$15,000 or greater, or who have an investment account relationship with our wealth management affiliate.

Get complimentary checks, special discounts on loan products and exclusive access to our Premier Money Market.

#### **Senior Checking**

A special account designed for customers who are age 62 or older.

#### **Better Checking**

No account service fees plus earn interest on your checking account funds. What’s better than that?

#### **Everyday Checking**

A basic no-fuss checking account with no account service fees.

*\* Please turn the page to see a chart describing the benefits of our personal checking accounts.*

## **Mutual Benefits Value Added Service**

You can add *Mutual Benefits* to any personal checking account for a monthly fee. This unique discount program features over 60 benefits and services available through an easy-to-use website and mobile app. Choose the plan that best suits your lifestyle:



### **Perks**

*\$3 per month with any personal checking account*

Receive cash back rewards for online shopping; health and wellness program discounts; savings at local and national restaurants and retailers; and discounted event, attraction and entertainment tickets nationwide.

### **Perks & Protection**

*\$6 per month with any personal checking account*

All Perks benefits, plus identity theft prevention and restoration services; a full-service concierge travel suite, online travel booking and cash back rewards; consumer and purchase protection services; cellular care coverage; and family benefits such as discounted roadside assistance, automotive services, grocery coupons, student grant assistance and college care packages and wholesale club membership rebates.

### **Premier Perks & Protection**

*\$9 per month with any personal checking account*

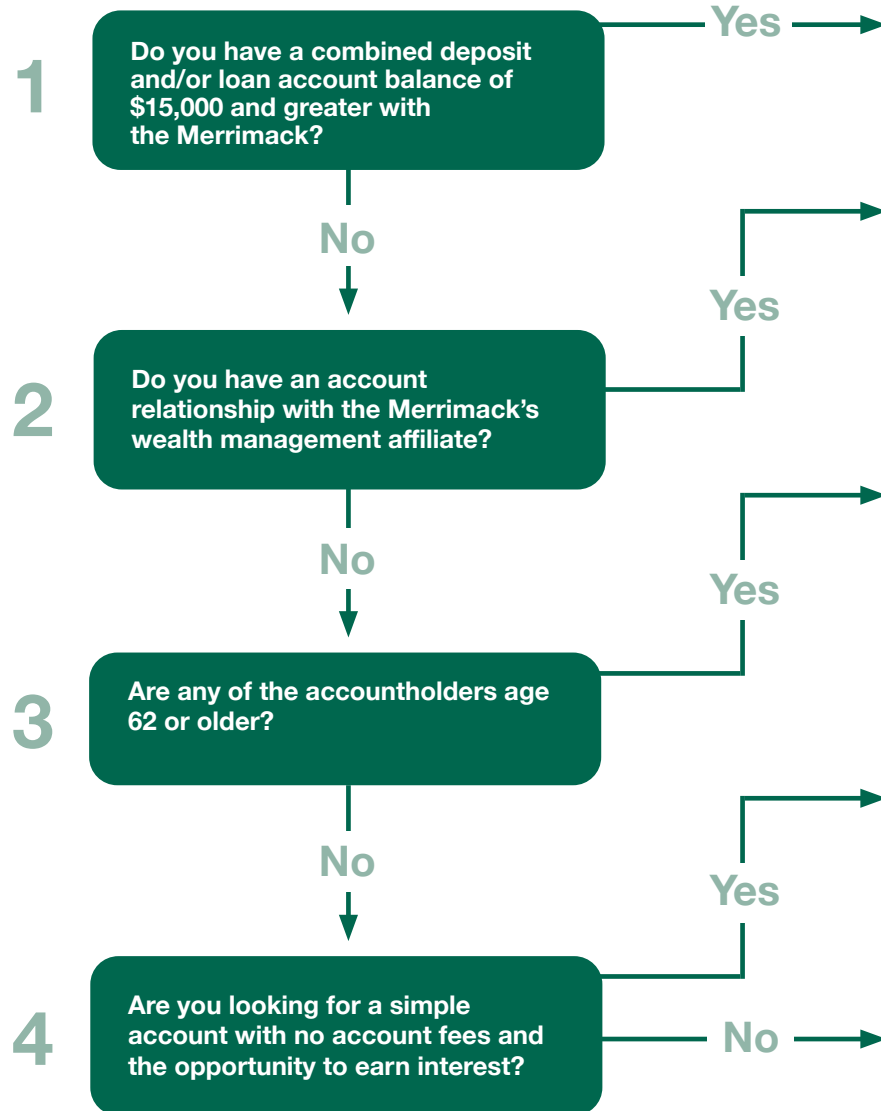
All Perks & Protection benefits, plus Ultimate ID<sup>®</sup> identity monitoring and notifications services including 3 bureau credit monitoring, instant credit alerts, credit score tracker, dark web monitoring, and a credential vault.

For a full list of benefits and features, please see the *Mutual Benefits* brochure or contact a Branch Services Representative.

Merrimack County Savings Bank has selected Generations Gold, Inc. (GenGold<sup>®</sup>), a fully independent third party service provider, to provide travel and other discounted services on an exclusive basis to *Mutual Benefits* members. All liabilities, claims, damages and demands are the direct responsibility of GenGold<sup>®</sup>, the provider. The Merrimack and GenGold<sup>®</sup> are not affiliated. Ultimate ID<sup>®</sup> requires email authentication by the member. Not all services available in all areas. GenGold<sup>®</sup> is not FDIC insured or an equal housing lender. Please see [mymutualbenefits.com](http://mymutualbenefits.com) or call 855.378.3898 for complete program details.

# Personal Checking Accounts

Answer the following questions to determine which account is the best fit for you. A low \$10 minimum deposit is required to open any personal checking account.



## Premier Checking

- Earn interest<sup>1</sup> on balances of \$500 and greater
- Monthly service charge of \$15 waived with \$15,000<sup>2</sup> combined loan and deposit account balance or a relationship with the Merrimack's wealth management affiliate.
- Free basic checks or 50% off all other check styles
- Access to Premier Money Market account
- \$250 discount on mortgage closing costs
- Waiver of CheckReserve Line of Credit annual fee
- Discounted Consumer Loan Rates with Autopay<sup>4</sup>
- \$1,000 Courtesy Pay Limit<sup>3</sup>

## Senior Checking

- Earn interest<sup>1</sup> on balances of \$100 and greater
- No monthly service charge
- Free basic checks or 50% off all other check styles
- \$750 Courtesy Pay Limit<sup>3</sup>

## Better Checking

- Earn interest<sup>1</sup> on balances of \$100 and greater
- No monthly service charge
- \$500 Courtesy Pay Limit<sup>3</sup>

## Everyday Checking

- No monthly service charge
- \$300 Courtesy Pay Limit<sup>3</sup>

<sup>1</sup>Variable-rate account. At our discretion we may change the interest rates and annual percentage yields at any time without notice. Fees may reduce earnings. Interest will be compounded every month and credited to your account every month. The daily balance method is used to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. On non-cash deposits (checks, for example), interest will begin to accrue no later than the next business day. Rate sheet available at any office or online at [themerrimack.com](http://themerrimack.com).

<sup>2</sup>Combined monthly balance consists of average collected monthly balance in all checking and savings accounts, ledger balance for CDs, and all outstanding balances on home equity lines or credit, home equity loans, installment loans and mortgages owned and/or serviced by the Merrimack.

<sup>3</sup>Overdrafts may be created by check, ACH, online banking transactions, phone transactions or other electronic means. Recurring debit card transactions (payments that are set up to pay automatically) such as an automatic draft from your health club or insurance company may continue to be covered by your overdraft service. You will be charged an overdraft fee of up to \$32.50 for each overdrawn item. Once an overdraft has occurred you are required to bring your account to a positive balance within 30 days. Whether your overdrafts will be paid is discretionary and we reserve the right not to pay. We do not typically pay overdrafts if your account is not in good standing. Courtesy pay is only available to accountholders 18 and older.

<sup>4</sup>Discount does not apply to home equity lines of credit or loans, collateral and stock loans, time loans or CheckReserve line of credit.

## **Personal Savings Accounts**

Your financial needs and goals are unique to you and your family. At Merrimack County Savings Bank, we take the time to understand your goals and offer a choice of savings programs to help you meet them. As your needs evolve, we'll be here to help you find the solution that will grow with you.

### **Everyday Savings**

Build your savings all while having easy access to your funds. You'll earn tiered-interest on balances of \$100 and greater.

### **Goal-Setter Savings**

Save a little each week or month for a special event, holiday or vacation, while earning interest and you'll easily reach your savings goal. Keeping your special event savings separate from your other savings makes it easier to track your progress. You choose how much and how often you want to save and it will be automatically transferred each period from the checking or savings account you designate.

### **Youth Savings**

Getting your child into the habit of saving will have lifelong benefits. This account is an ideal choice for you and them! It's offered only to youth under age 18, has no monthly fee and earns interest on balances of \$1 and more.

### **Money Markets**

Save for the future, make your money work harder for you, and still have easy access to your funds. You can earn competitive interest, and although there are some limitations, you can write checks and complete electronic transactions each month.

### **Certificates of Deposit (CDs)**

A CD is a great way to save for the future – for taxes, college tuition or even the vacation of your dreams.

### **IRAs**

Merrimack County Savings Bank offers you the control and direction you need for retirement planning with the security of working with a trusted, local bank. For more information please contact a Branch Services Representative at any of our locations or visit [themerrimack.com](http://themerrimack.com).

## **Health Savings Account**

With the ever-changing regulatory and financial environment surrounding health insurance, many businesses are opting to offer their employees High Deductible Health Care plans. The Merrimack can offer you an associated Health Savings Account (HSA) – an interest-earning account that you can use for qualified medical expenses.

## **Convenience Services**

Regular business hours are so yesterday. Bank the way that is most convenient for you, any time! As a Merrimack personal checking customer, these services are available at no additional cost to you.

### **Debit Card**

Conveniently access your funds anywhere Mastercard® is accepted with a Merrimack debit card. Add your card to your mobile wallet to make purchases right from your mobile device.

We monitor your card closely for suspicious activity and notify you right away if something seems out of the ordinary – and with Cardholder Controls, you can even temporarily suspend your card if you suspect your card has been lost or stolen.

### **Online Banking**

When you use the Merrimack's online banking services, you can conduct your banking from just about anywhere. Check balances, transfer funds between your accounts at the Merrimack or to and from accounts you hold at other financial institutions, pay bills, send an electronic payment to anyone you know, track spending and so much more! Visit [themerrimack.com](http://themerrimack.com) or download the Merrimack mobile app to get started.

### **Mobile Banking**

Bank on the go with the Merrimack mobile app. Signing in is easy with TouchID and FaceID - and you can even deposit checks using the camera on your phone or tablet.

### **eStatements**

Cut down on mail, not trees! Moving from paper statements to eStatements provides enhanced fraud protection while benefiting the environment.

### **Telephone Banking**

Telephone Banking gives you 24-hour access to your accounts, as long as you have access to a phone. Check your balance, make transfers and access up to 6 months of account history – with the option to check recent deposits, withdrawals, or to find out if a certain check has cleared.

### **Combined Statements**

Combined statements allow you to receive statements for all of your eligible accounts on the same day, whether you choose to receive them as eStatements or by mail.

## Expanded Branch Access

Thanks to our partnerships with Meredith Village Savings Bank (MVSb), you can also perform everyday banking transactions at any of MVSb's branch offices. Make deposits, cash checks, make loan payments and transfer money from one bank to the other. Visit [mvsb.com](http://mvsb.com) for a full list of Meredith locations.

## Surcharge-Free ATMs

### **Merrimack County Savings Bank ATMs**

The Merrimack has ATMs at most offices as well as free standing ATMs throughout the state. Visit [themerrimack.com](http://themerrimack.com) for the most current list of ATM locations.

### **Meredith Village Savings Bank and Savings Bank of Walpole ATMs**

Also, you can use ATMs at our sister banks for no additional charge! Visit [mvsb.com](http://mvsb.com) or [walpolebank.com](http://walpolebank.com) for the most current list of ATM locations.

### **SUM Network**

We're also proud to be part of the SUM Network of surcharge-free ATMs. Visit [sum-atm.com](http://sum-atm.com) for the most current ATM locations.

## \$5 Allowance

We provide an allowance of \$5 on your checking account. As long as your account is not overdrawn by more than \$5 on any given day, we won't charge you an overdraft fee. This service is automatic for all customers of the Merrimack in good standing without additional action on the customer's part.

## Lending

Whether you're building or buying a home, purchasing a new vehicle, or if you just want to have funds available when you need them, our knowledgeable lending teams can help make your dreams reality. We provide a wide variety of home and personal financing options coupled with competitive rates and the personalized assistance to guide you through the process. When you're ready to discuss your financing needs, stop by, give us a call or apply online.





## Programs for Accidental Overdrafts

At times, unanticipated expenses or unforeseen problems can leave you with too little cash in your checking account. Having a check returned due to insufficient funds can be costly and inconvenient.

At Merrimack County Savings Bank, we encourage you to manage your finances responsibly. However, we have several options that can save you from additional merchant fees and possible damage to your credit history that may result if a check is returned.

### Transfer Account Protection

We will withdraw funds from another Merrimack checking or savings account to cover an overdraft on a checking account. Customers must apply for the Transfer Account Protection Program, and fees apply.

### CheckReserve Overdraft Line of Credit

The CheckReserve Overdraft Line of Credit allows qualifying customers access to a pre-approved line of credit in \$100 increments that are automatically transferred into their checking account. Customers must apply for this program and fees apply.



**Courtesy Pay**

Courtesy Pay provides a safety net up to a pre-determined overdraft limit under certain conditions. This service is automatic for checks and other transactions made using your checking account for automatic bill payment and recurring debit card payments.

Also, at your request, we may authorize and pay overdrafts created by everyday debit or ATM transactions.

You may also opt out of Courtesy Pay altogether.

It is important to note that with this service, an overdraft fee may be imposed for each overdraft that results in a negative balance. An overdraft (OD) fee or insufficient funds (NSF) fee of up to \$32.50 may be charged for covering overdrafts that result in a negative balance at the end of the day. Overdrafts may be created by check, ACH, online banking transactions, phone transactions or other electronic means.

Recurring debit card transactions (payments that are set up to bill and pay automatically) such as automatic draft from your health club or insurance company, may continue to be covered by your overdraft service. Once an overdraft has occurred you are required to bring your account to a positive balance within 30 days. We reserve the right not to pay if your account is not in good standing.

# Banking Services

## PERSONAL

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- Checking
- Savings
- CDs and IRAs
- Health Savings Accounts
- Convenience Services:  
Online Banking, Mobile Banking,  
Mobile Deposit, eStatements, Telephone  
Banking, ATM and Debit Cards,  
Combined Statements
- Mutual Benefits
- Overdraft Protection Services:  
Transfer Account Protection, CheckReserve  
Line of Credit, Courtesy Pay
- Mortgages
- Construction Loans
- Personal Loans
- Home Equity Loans and Lines of Credit
- Safe Deposit Boxes

## BUSINESS

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- Business Loans
- Checking
- Savings
- CDs
- Sweep Accounts
- Convenience Services:  
Online Banking, Mobile Banking, Mobile  
Deposit, eStatements, Telephone Banking, ATM  
and Debit Cards, Combined Statements
- Cash Management Services
- Mutual Benefits Business Partner Program
- Debit Mastercard BusinessCard®
- Deposit Express Remote Deposit Capture
- Merchant Credit Card Service



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COUNTY SAVINGS BANK

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