

## **DEPOSIT Products:**

### **Personal Banking Products:**

#### ❖ **Checking Accounts:**

- **Better Checking**- Our most popular checking account. No minimum balance requirements and no monthly service charge – with the added bonus of earning interest on balances over \$100.
  - No monthly service charge
  - Minimum deposit to open: \$10
  - A minimum daily collected balance of \$100 is required to earn interest
  - Interest compounded and credited monthly
  - \$500 Courtesy Pay limit
  - Optional Mutual Benefits membership for a monthly fee
  
- **Everyday Checking**- Our most basic checking account offering. No minimum balance requirements and no monthly service charge.
  - No monthly service charge
  - Minimum deposit to open: \$10
  - \$300 Courtesy Pay limit
  - Optional Mutual Benefits membership for a monthly fee
  
- **Senior Checking** - Customers over 62 years of age. Like Better Checking, you'll enjoy no minimum balance requirements or monthly service charge and you'll earn interest on balances over \$100.
  - No monthly service charge
  - Minimum deposit to open: \$10
  - A minimum daily collected balance of \$100 is required to earn interest
  - Interest compounded and credited monthly
  - No charge for basic checks in single style. Other styles are 50% off.
  - \$750 Courtesy Pay limit
  - Optional Mutual Benefits membership for a monthly fee
  
- **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.
  - Minimum deposit to open: \$10
  - Earns interest on balances \$500 and greater. Tiered interest rates. The required daily collected balances for each rate tier are: \$500-\$24,999.99; \$25,000 - \$49,999.99; \$50,000 or more
  - Interest compounded and credited monthly
  - Monthly service charge of \$15 waived with \$15,000 combined loan and deposit account balance\* or a relationship with Merrimack County Savings Bank's wealth management affiliate.
  - No charge for basic checks in single style. Other styles are 50% off.
  - Waiver on Check Reserve Line of Credit annual fee
  - \$1,000 Courtesy Pay Limit

- Optional Mutual Benefits membership for a monthly fee
- Discounted Consumer Loan rates with autopay\*\*

*\*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 Merrimack County Savings Bank.*

*\*\* Discount does not apply to home equity lines of credit or loans, collateral and stock loans, time loans or Check Reserve line of credit.*

❖ **Bank On Checking** - An accessible checking account that helps you build financial stability and independence if you've faced challenges with traditional banking.

- \$10 minimum deposit to open.
- No monthly service charge.
- Unlimited: check writing; online, mobile and telephone banking; bill pay; eStatements; combined statements; mobile deposit and night deposit; debit or ATM card.
- Mobile wallet and cardholder controls are available at no additional cost.\*
- Bank On Checking Account is not eligible for Courtesy Pay or Overdraft coverage. Items that draw Bank On Account negative will be returned.
- Inactivity, Early Closing and Escheatment Fees do not apply to this account.
- Returned Deposited Item and Transfer Account Protection Fees do not apply to this account.

\*Available from the Bank at no additional charge. You may incur service provider fees, as applicable. Check with your wireless service provider for details on its fees and charges for mobile and text messaging services. Terms and conditions may apply, as well as an additional application process.

❖ **Services available for all Personal Checking Accounts:**

- **Debit Mastercard**® and Mobile Wallet
- ATM Card
- Telephone Banking
- Online and Mobile Banking access
- eStatements
- Combined Statements
- **Overdraft protection** available
  - Account to Account *or*
  - Line of Credit (pending approval)
- Bill Pay
- Mobile Deposits
- Fraud Monitoring and Cardholder Controls
- Direct Deposit and Automatic Payments
- Unlimited Check writing
- One free Money Order and Cashier's Check per day per customer

❖ **Savings Accounts:**

- **Everyday Savings** - Build your savings all while having easy access to your funds. You'll earn tiered interest on balances over \$100.

- No monthly service charge
  - Minimum deposit to open: \$10
  - A minimum daily collected balance of \$100 is required to earn interest
  - Tiered interest rates. The required daily collected balances for each rate tier are: \$100-\$2,499.99; \$2,500 - \$9,999.99; \$10,000 - \$24,999.99; \$25,000 or more
  - Interest compounded and credited monthly
- **Youth Savings** - A statement savings account specially designed for children and young adults under the age of 18.
    - No monthly service charge
    - Minimum deposit to open: \$1
    - A minimum daily collected balance of \$1 or greater is required to earn interest
    - Interest compounded and credited monthly
- **Goal-Setter Savings** – A savings options which can be opened anytime throughout the year and choose one or multiple maturity dates for the funds to be disbursed. It’s a great way to save for holidays, a trip, down payment, tax bills twice a year—or any other goal you have in mind!
    - No monthly service charge
    - Minimum deposit to open: \$2
    - A minimum daily collected balance of \$2 or greater is required to earn interest
    - Account is funded by automatic transfers from the MCSB checking or savings account that you designate and for the amount and frequency preferred.
- **Everyday Money Market** - Save for the future and make your money work harder for you, while still having easy access to your funds online or by check.
    - No monthly service charge
    - Minimum deposit to open \$500
    - A minimum daily collected balance of \$1,000 is required to earn interest
    - Interest is earned on a tiered rate. The required daily collected balances for each rate tier are: \$1,000 - \$9,999.99; \$10,000 - \$24,999.99; \$25,000 - \$99,999.99; \$100,000 - \$249,999.99; \$250,000 and over
    - Money Market checks are available
    - \$750 Courtesy Pay
- **Premier Money Market** - Save for the future and make your money work harder for you, while still having easy access to your funds online or by check. Exclusively available to Premier Checking account holders. This account offers a special interest rate and allows you the opportunity to earn interest while providing the flexibility of writing checks and completing electronic transactions.
    - \$10 monthly service charge waived with \$25,000 average collected balance
    - Minimum deposit to open \$25,000
    - Daily collected balance of \$25,000 is required to earn interest
    - Interest is earned on a tiered rate. The required daily collected balances for each rate tier are: \$25,000 - \$49,999.99; \$50,000 - \$99,999.99; \$100,000 - \$249,999.99; \$250,000 and over
    - Money Market checks are available
    - \$750 Courtesy Pay

- **Health Savings Accounts (HSA)** – Save for current and future medical expenses in an interest bearing checking account. These accounts allow for payment of qualified expenses by debit card or check (online Bill Pay or standard check). Tax advisors should be consulted for tax implications.
  - Minimum deposit to open: \$10
  - No monthly service charge
  - No minimum balance requirement
  - Interest earnings on your funds
  - Qualifying health expenses paid from HSA may be tax free (depending on specific state taxes)
  - Unused funds remaining at year end can carry over to following year(s)
  - Free online banking access to view your account and issue payments through Bill Pay

❖ **Services available for all Personal Savings Accounts:**

- [Debit Mastercard](#)<sup>®</sup>
- ATM Card
- Telephone Banking
- Online and Mobile Banking access
- eStatements
- Combined Statements
- [Overdraft protection](#) available
  - Account to Account *or*
  - Line of Credit (pending approval)
- Mobile Deposits
- Direct Deposit and Automatic Payments
- One free Money Order and Cashier's Check per day per customer
- **Certificates of Deposit:** CDs offer a great way to save money. We offer a selection of terms, competitive interest rates, and our personalized service to assist you in making the right choices for your financial needs, include maturities of three months to five years.
  - Guaranteed fixed rate for the term of the certificate
  - Choice of interest payment options
  - Low minimum deposits
  - Automatically renewable for your convenience
  - Competitive market rates
  - [Telephone](#) banking access
  - Online and Mobile Banking access
- **IRAs:** We offer three types of Individual Retirement Accounts (IRAs). Tax advisors should be consulted for tax implications of IRAs:
  - **Traditional IRA** - a tax-advantaged arrangement that allows contributions towards retirement, the earnings grow tax-deferred and may be tax deductible.
  - **Roth IRA** - allows accumulated earnings on a tax-deferred basis and withdraw earnings tax-free for qualified distributions.
  - **SEP IRA** - provides a simplified method for employers to make contributions to a retirement account (Traditional IRA) for their employees.

**Business Banking Products**

❖ **Checking Accounts:**

- **Everyday Business Checking** – A simple business checking account option designed for all business types.
  - Minimum deposit to open \$10
  - No monthly service charge
  - No minimum balance requirement
  - No per-item fees for cash or coin deposits, or checks written or deposited
  - Free Business Debit MasterCard® - with no monthly fee
  - Non-Interest bearing
  - No statement fee
  - Mutual Benefits Business Partner preferred level benefits.
  
- **Premier Business Checking** - Designed for business that may incur additional service charges related to enhanced business banking solutions. This account receives an earnings credit\* to offset the monthly service charge and service fees.
  - Minimum deposit to open \$10
  - \$10 monthly service charge (may be offset with a monthly Earnings Credit)
  - No per-item fees for cash or coin deposits, or checks written or deposited
  - Free Business Debit MasterCard® - with no monthly fee
  - No statement fee
  - Non-Interest bearing
  - Mutual Benefits Business Partner preferred level benefits.

\*Earnings credit rate may change each statement cycle. Earnings credit can be used to offset maintenance and transaction fees each statement cycle. If earnings credit exceeds the charges, there will be no service charges. Excess earnings credit per statement cycle cannot be applied to the account to offset future fees.

- **Nonprofit Checking** - This interest-bearing account is designed to help nonprofit organizations save money—so you have more to spend on the programs and services you provide for our community.
  - \$10 minimum deposit to open
  - Earn interest on balances of \$500 and greater. Tiered interest rates. The required daily collected balances for each rate tier are: \$500-\$24,999.99; \$25,000 - \$74,999.99; \$75,000 - \$249,999.99; \$250,000 or more
  - No minimum balance requirement
  - No monthly service charge or maintenance fees
  - No per-item fees for cash or coin deposits, or checks written or deposited
  - Free Business Debit Mastercard® - with no monthly fee
  - Mutual Benefits Business Partner preferred level benefits.
  
- **IOLTA Checking** - This interest-bearing account for Lawyers Trust accounts and Law Firms only.
  - \$10 minimum deposit to open
  - Daily collected balance of \$1,000 is required to earn interest All interest earned is automatically sent to the NH Bar Foundation.
  - No minimum balance requirement
  - No monthly service charge or maintenance fees
  - Mobile Banking is available at no additional cost

- Free Debit Mastercard® - with no monthly fee
- Mutual Benefits Business Partner preferred level benefits.

❖ **Services available for all Business Checking Accounts:**

- Online and mobile banking
- Mobile Deposit
- Bill Pay
- eStatements
- Combined Statements
- Telephone banking
- Business Debit Card and Mobile Wallet
- Fraud monitoring and cardholder controls
- Unlimited check writing

❖ **Additional Services for Business Accounts:**

- Cash management with access control for multiple users
- Positive Pay Fraud Prevention
- Remote Deposit
- Credit Card processing
- Sweeps
- ACH services
- Wire Transfers
- Enhanced Account Analysis

*\*\*Please contact a member of the business development team for details. Additional fees may apply.*

❖ **Savings Accounts:**

- **Everyday Business Savings** - Our business savings account makes it simple and easy to establish a savings plan to fit your business financial goals.
  - No monthly service charge or maintenance fees
  - Minimum deposit to open: \$10
  - A minimum daily collected balance of \$100 is required to earn a tiered interest rate. \$100 - \$2,499.99; \$2,500 - \$9,999.99; \$10,000 - \$24,999.99; \$25,000 - and over
- **Everyday Business Money Market Account** – This account allows you to earn interest while providing the flexibility of writing checks and completing electronic transactions. It's the best of both worlds with the combination of a checking account and a savings account which will earn a higher interest rate.
  - No monthly service charge or maintenance fees
  - Minimum deposit to open: \$500
  - Check writing availability
  - A minimum daily collected balance of \$2,500 is required to earn a tiered interest rate. \$2,500 - \$24,999.99; \$25,000 - \$99,999.99; \$100,000 - \$249,999.99; \$250,000 - and over
- **Premier Business Money Market** - Save for the future and make your money work harder for you, while still having easy access to your funds online or by check. Exclusively available to business checking account holders. This account offers a special interest rate and allows you the

opportunity to earn interest while providing the flexibility of writing checks and completing electronic transactions.

- \$25,000 minimum deposit required to open account.
- \$10 monthly service charge waived with an average collected balance of \$25,000.
- \$750 Courtesy Pay Limit
- Interest is paid on a daily collected balance of \$25,000 or greater.
- Interest earned on competitive tiered rates. \$25,000 - \$49,999.99; \$50,000 - \$99,999.99; \$100,000 - \$249,999.99; \$250,000 and over
- Any active business checking account in good standing is required

❖ **Services available for all Business Savings Accounts:**

- Online and mobile banking
- Mobile Deposit
- eStatements
- Combined Statements
- Telephone banking

❖ **Additional Services for Business Accounts:**

- Cash management with access control for multiple users
- Positive Pay Fraud Prevention
- Remote Deposit
- Credit Card processing
- Sweeps
- ACH services
- Wire Transfers
- Enhanced Account Analysis

*\*\*Please contact a member of the business development team for details. Additional fees may apply.*

- **Business Certificates of Deposit** -For a higher degree of yield, we offer CDs available in maturities of three months to five years.
  - Guaranteed fixed rate for the term of the certificate
  - Choice of interest payment options
  - Automatically renews for your convenience
  - Competitive market rates

❖ **Schedule of Fees**

This is a summary of our most common fees and service charges. There may be other fees associated with specific accounts or functions that are not included here. Our customer service department will be glad to answer any questions you may have.

- **Account Transfer Fee for Health Savings Accounts** .....\$25
- **ATM/Debit Card Replacement Fee**.....\$10
- **ATM Surcharge for Non-Customers**.....\$3
- **Checks**  
Money Orders .....\$3  
(One free per day, per customer)

- Treasurer's Checks .....\$5  
(One free per day, per customer)
- **Check Cashing for Non-Merrimack, -MVS or -SBW Customers**  
(Non-Merrimack, -MVS or -SBW checks)\$10
- **Check Collection**  
Canadian Check Collection Fee .....\$25  
Domestic Check Collection Fee .....\$20  
Foreign Check Collection Fee .....\$40
- **Check Reserve Line of Credit**  
**Annual Fee** .....\$30
- **Early Closing**  
All Purpose Club .....\$15  
(Closed within 90 days)  
Checking .....\$15  
(Closed within 6 months)
- **Escheatment** .....\$75
- **Foreign Currency (Buy or Sell)** .....\$30
- **Inactive Fee**  
Checking .....\$5 per month  
(after 1 year of inactivity)  
Savings .....\$5 per month  
(after 3 years of inactivity)
- **Legal Processing Fee** .....\$125  
(Garnishments, levies, writs)
- **Mutual Benefits Value-Added Membership**  
Mutual Benefits Membership Perks\$3 per month  
Mutual Benefits Membership Perks &  
Protection .....\$6 per month  
Mutual Benefits Membership Premier Perks &  
Protection .....\$9 per month
- **Night Deposit Locked Bags Fee** .....\$45
- **One-Time ACH Payment Fee** .....\$40
- **Overdrafts and Returned Items**  
*As long as your account is not overdrawn by more than \$5 on any given day, we won't charge you any of the below fees.*  
Continuous Overdraft Fee - Non-Personal  
Checking Accounts .....\$5 per day  
(after 5 business days negative \$5 or more)  
Overdraft Item Fee .....\$32.50  
(Maximum of 4 per business day for personal accounts)  
Returned Item Fee .....\$32.50  
(Maximum of 4 per business day for personal accounts)  
Uncollected Funds Fee .....\$31.50  
(Maximum of 4 per business day for personal accounts)
- **Research** .....\$40 per hour  
(1 hour minimum)

- **Returned Deposited Item Fee** .....\$12
- **Safe Deposit Box Rental and Fees\***  
See Safe Deposit Box Brochure  
*\*Safe Deposit Box Rentals are not insured by the FDIC*
- **Monthly Statement Sent to Additional Address** \$10 per month
- **Stop Payment Fee** .....\$35
- **Transfer Account (Acct) Protection Fee**\$5 per transfer  
Undeliverable Statement Fee .....\$5
- **Wire Transfer Fee**  
Incoming Domestic Wires ..... No charge  
Incoming Foreign Wires .....\$38  
Outgoing Domestic Wires .....\$25  
Outgoing Foreign Wires .....\$50

❖ **Personal Credit Cards:**

The bank offers a range of personal and business credit card products through a relationship with TCM Bank, with cards designed to meet varying customer needs. All cards are MCSB branded and issued by TCM Bank.

Available options include cash-back, rewards, low-rate, secured, and Visa Signature® cards. Features across card products may include fraud monitoring and zero fraud liability, digital wallet compatibility (Apple Pay®, Samsung Pay®, and Google Pay™), online account management, consolidated statements, spending and account alerts, and travel-related insurance benefits. Certain cards offer introductory APR periods, no or low annual fees, and tools to support budgeting, spending tracking, or credit-building, including a secured card option intended to help customers establish or rebuild credit histories. Business credit cards also offer administrative access, employee cards at no additional cost, and reporting tools to support small business financial management.

## **Commercial Products:**

- ❖ **Construction Loans** – Revolving & non-revolving lines of credit for construction project, including construction-to-permanent loans. During construction, borrower(s) pay monthly interest on the outstanding principal balance as funds are advanced based on project progress. Once construction is complete, the line is either paid in full and closed or converts to a fully amortizing loan, typically with a term of up to 20 years. Longer terms may be approved by exception. Loans are secured by a mortgage on the property.
- ❖ **Commercial Real Estate Loans** – Principal and interest loan secured by a mortgage on commercial real estate. When applicable, a lien on business assets may also be required for operating companies.
- ❖ **Revolving Lines of Credit** – Lines of credit designed for working capital needs. Payments are generally interest only and billed monthly. Borrower(s) may advance and repay funds throughout the loan term. These loans are typically demand loans and subject to annual review, and some may require a zero balance for at least 30 consecutive days each year.
- ❖ **Letter of Credit** – We offer financial and performance letters of credit.
  - Financial letters of credit guarantee payment obligations (e.g., utility providers).
  - Performance letters of credit guarantee completion of contractual obligations (e.g., infrastructure work required by a municipality).
  - Only the beneficiary may request a draw in accordance with the terms of the letter. These facilities generally carry no outstanding balance unless a draw is made.
- ❖ **Installment loans** - Loans for business related purchases such as vehicles, equipment, or other assets. These loans may be secured by business assets or unsecured, depending on the transaction.
- ❖ **Time notes** – Short term loans with interest paid monthly and principal due at maturity, or with principal and interest at maturity. Loans may be secured or unsecured and are commonly used to bridge SBA 504 financing.
- ❖ **Municipal loans** – Financing solutions designed to meet the needs of municipalities and local government entities.
- ❖ **Agricultural loans** – Loans tailored to support agricultural operations, including farming and related businesses.
- ❖ **SBA and BFA Guaranteed Loans** – Small Business Administration (SBA) and Business Finance Authority (BFA) guarantees may be used when an application does not meet conventional lending requirements, such as collateral limitation.
- ❖ **CareWork Loan Program** – (Launched February 26, 2025). A first of its kind initiative to support licensed childcare providers in New Hampshire. In partnership with A Place to Grow, the CareWork Loan Program offers financing and business support to help childcare centers start, operate, and grow, addressing the state’s childcare shortage while supporting working families.

- ❖ **Medical Professionals** - A specialized loan program for physicians, dentists and other licensed medical professionals. This program recognizes the unique business models and cash flow characteristics common to medical practices.

## **Consumer Products:**

- ❖ **Auto Loans** - This category includes the financing of new and used autos, light trucks, vans and Harley Davidson motorcycles.
- ❖ **RECREATIONAL VEHICLE LOANS** - These loans are for the purpose of financing the purchase of motor homes, travel trailers and campers. This also includes indirect lending with a network of dealers.
- ❖ **MOTORCYCLES/SNOWMOBILE LOANS** - This loan category includes new and used motorcycles and new and used snowmobiles.
- ❖ **BOAT LOANS** - This loan category includes new and used boats. This also includes Indirect Lending with a network of dealers.
- ❖ **Indirect Marine Brokers** – We work with marine loan brokers that work with a network of boat dealers, as well as individual buyers and sellers, to facilitate the financing of new and used boats.
- ❖ **PERSONAL LOANS** - These loans will be made for a variety of purposes. Typical examples will include: vacation expenses, furniture and appliance purchases.
- ❖ **HOME IMPROVEMENT LOANS (UNSECURED)** - These loans are for the sole purpose of improving or repairing the applicant’s owner-occupied residence.
- ❖ **ENERGY LOANS (UNSECURED)** - From time to time, the banks may have separate agreements with various utility companies to originate loans for their respective customers for the purpose of energy saving/efficiency upgrades. Each utility determines what energy saving measures qualifies for their program. Examples would be air sealing, insulation and energy efficient furnaces.
- ❖ **TIME LOANS** - These loans are available for consumers requesting funds for a specific time period and having the ability to make repayment from a verifiable source of funds.
- ❖ **“CheckReserve”/OVERDRAFT PROTECTION LINE of credit** - Product is an unsecured revolving line of credit tied to a personal checking account and/or NOW account with the primary purpose to provide overdraft protection.
- ❖ **CERTIFICATE OF DEPOSIT AND STATEMENT SAVINGS** - This category includes loans secured by Bank certificates of deposit and statement savings accounts.
- ❖ **STOCK LOANS** - This loan category includes loans secured by marketable securities.
- ❖ **SOLAR LOAN PROGRAM** - This loan program is designed to provide financing to consumers interested in installing solar panels on their property.
- ❖ **DENTAL LOAN PROGRAM** - This loan program provides dental practices a financing option to offer its customers requiring preventative or curative services.

❖ **TRACTOR AND POWER EQUIPMENT LOANS** - This loan category includes new and used tractors and various types of power equipment.

❖ **Schedule of fees –**

• Document Preparation Fee		\$75
• Vendors Single Interest		\$40
• UCC - NH		\$50
• UCC Search		\$20
• Title Application Fee - NH		\$35
• Boat Slip Application Fee		NA
• Attorney Fee		NA
• Solar Loan – UCC Registry	Coos County	\$17
• Solar Loan – UCC Registry	Other Counties	\$22.25
• Tax Service Fee		NA
• Appraisal Management Fee		NA

*Merrimack County Savings Bank offers a variety of products and Services - this listing is as of April 2026*

### **Residential Products:**

Merrimack County Savings Bank offers a variety of residential mortgage lending products to meet the needs of our communities. Currently, we provide fixed and adjustable-rate mortgages for terms ranging between 10 and 30 years for primary homes, secondary homes and investment properties.

We have the ability to hold the loans in portfolio, sell them servicing released or servicing retained as well as act in the capacity as a broker. We also offer a one-time closing construction loan as well as land loans, mobile home loans on their own land or in a park/coop. The Bank also offers a wide array of home equity lines of credit and home equity loans. As a broker, we may offer FHA or VA loans, and New Hampshire Housing Finance Agency loans.

Fees involved will depend on the loan size, type, location, and nature of the collateral securing the loan. These may include: construction, appraisal, credit report, title, flood certificate, origination, inspection, and tax service charges. Additional fees may be applicable for services requested from third parties or by the applicant.