



Savings Accounts	Personal	Kid's Club	Premium Money Market	Certificate of Deposit
	A great way to start small and build a nice nest egg with unlimited deposits	Help teach your children to save and learn the basics of money management	Easy and flexible access to your funds. Earn higher interest rates as your balances grow	Choose from a variety of fixed-rate terms ranging from 3- 36 months
Minimum Balance to Open	\$100	\$1	\$2,500	\$1,000, Special CDs may require a higher deposit
Daily Balance to Avoid Monthly Service Charge	\$100	None	\$2,500	None
Monthly Service Charge (Per Statement Cycle)	\$2	None	\$10	None
Per Item Fees	Yes, 3 per month; \$1 per excess withdrawals. ATM transactions exempt.	Yes; 3 per month; \$1 per excess withdrawals. ATM transactions exempt	None	None
Statement Type (Statements Cycle on the Last Business Day of the Month)	eStatements required for eSavings only; \$5 for paper statements	eStatements or Paper	eStatements required for eMoney Market only; \$5 for paper statements	-
Fees for ATM Withdrawals	No fee at any NCB ATM; \$1.25 at other ATMs plus surcharges	No fee at any NCB ATM; \$1.25 at other ATMs plus surcharges	No fee at any NCB ATM; \$1.25 at other ATMs plus surcharges	-
Open Account Online	Yes	-	Yes	All terms not available
Online Banking	Yes	Yes	Yes	Yes
Mobile Banking with Mobile Deposit	Yes	Yes	Yes	-
Mobile Wallet with access Apple Pay, Google Pay, and Samsung Pay and Zelle	Yes	-	Yes	-
Additional Information		Account available to children under 18; must be a custodial account or joint account with parent or guardian		Interest is compounded and credited to the CD monthly Interest may be posted to an NCB account

eSavings, eMoney Market and eCDs available to residents in the Mid-Atlantic Region. Limited to only certain personal account ownership types. Certain requirements apply for each of the accounts opened online. Please ask for details. NCB Online and Mobile Banking and Mobile Deposit services are free, however fees may apply from your wireless carrier. For information on account requirements and fees, please refer to our account disclosures and Fee Schedule.