

PERSONAL BANKING CHECKING ACCOUNTS

Checking Accounts	eChecking	Personal	Interest Checking	Next Gen Checking	Silver Checking	Platinum Checking
	A fully digital account with no minimum balance, unlimited access to mobile and online banking services	A basic account with a low balance requirement and unlimited transactions	An interest-bearing account with unlimited transactions	A checking account for teens ages 13–17, opened jointly with a parent or guardian, with no minimum balance and no monthly fees	A money saving personal checking account for customers 55 + with no minimum balance and direct deposit	A premium personal checking account specifically designed for customers who maintain higher balances in multiple accounts with lots of extra benefits
Minimum Balance to Open	\$100	\$100	\$100	\$1	\$100	\$100
Daily Balance to Avoid Monthly Service Charge	None with Direct Deposit	\$500	\$1,000	None	None with Direct Deposit \$500 for non-interest \$1,000 for interest bearing	\$15,000 in combined deposit balances or \$150,000 in qualifying loan balances
Monthly Service Charge (Per Statement Cycle)	\$5 without Direct Deposit	\$6	\$9	\$0	\$6 for non-interest \$9 for interest bearing without Direct Deposit	\$15
Interest-Bearing	-	-	Yes	-	Optional	Optional
Statement Type (Statements cycle on the 15 th or Last Business Day of the Month)	eStatements Required, \$5 for paper statements	eStatements or Paper	eStatements or Paper	eStatements or Paper	eStatements or Paper	eStatements required for ePlatinum Interest Checking only; \$5 for Paper Statements
Fees for ATM Withdrawals	No fee at any NCB ATM and 5 free withdrawals at other ATMs	No fee at any NCB ATM, \$1.25 at other ATMs plus surcharges	No fee at any NCB ATM; \$1.25 at other ATM 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	No fee at any NCB ATM and 10 free withdrawals at other ATMs
Open an Account Online	Yes	-	-	-	-	Yes for ePlatinum Interest Checking
Online Banking, Mobile Banking with Mobile Deposit, and Mobile Wallet with access Apple Pay, Google Pay, and Samsung Pay	Yes	Yes	Yes	Yes	Yes	Yes
Zelle	Yes	Yes	Yes	-	Yes	Yes
Bonus Features						1 Free domestic wire transfer (per month) 1 Free cashier's check (per day) One penalty-free withdrawal from a CD up to \$2,500 prior to maturity Preferred rates on CDs Discount on safe deposit box (subject to availability)

NCB Online and Mobile Banking and Mobile Deposit services are free, however fees may apply from your wireless carrier. eChecking accounts 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. Platinum Checking and ePlatinum Interest Checking, one penalty-free withdrawal from a Certificate of Deposit can be made for up to \$2,500 provided the balance in the CD will equal at least \$1,000 after the withdrawal in made and at least six days have elapsed since the CD was opened, renewed or since any previous partial withdrawal on which a penalty was paid. For information on account requirements and fees, please refer to our account disclosures and Fee Schedule.