



FIRST
ADVANTAGE
BANK

9950 Foley Boulevard NW
Coon Rapids, MN 55433
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www.firstadvantagebank.com

Personal checking account options

We strive to make banking simple — the way it used to be.

We offer 4 options with convenient 24-hour account access, instant cash and check card and optional overdraft protection. Stop by and tell us what you need — we can assist in choosing the best option for you.

FREE CHECKING A sensible choice for the customer with basic banking needs. Free Checking customers enjoy no monthly service fee and no minimum balance requirement.

INTEREST CHECKING A small minimum balance is required for this interest-earning account. Rates grow as the balance increases.

55+ CHECKING Designed to meet the needs of experienced customers and retirees, 55+ Checking includes a competitive interest rate and requires no minimum balance. This no-fee account also includes special perks such as: free checks, money orders, cashier's checks and traveler's checks.

RELATIONSHIP CHECKING This premiere account provides every service the established customer expects. By maintaining a \$5,000 balance — including outstanding loan and deposit balances — Relationship Checking customers receive a comprehensive suite of products and services.

	FREE CHECKING	INTEREST CHECKING	55 PLUS CHECKING	RELATIONSHIP CHECKING
Minimum Opening	\$100	\$100	\$100	\$100
Minimum Balance	None	\$500	None	\$5,000 or \$10,000 combined balances on all accounts — checking, savings, loans, and CD's
Service Fee	None	\$10 monthly, if below minimum	None	\$10 monthly, if below minimum
Interest	None	Yes, based on balance	Yes, based on balance	Yes
Statement	Free imaging or \$10 monthly to receive canceled checks	Free imaging or \$10 monthly to receive canceled checks	Free imaging or \$10 monthly to receive canceled checks	Free imaging or \$10 monthly to receive canceled checks
Standard Checks	None	None	Free	Free
Additional Benefits			Free money orders, cashier's checks, and traveler's checks	Free money orders, cashier's checks and traveler's checks and discounted safe deposit

FIRST ADVANTAGE BANK is a community bank and proud of it. We are owned and operated by your neighbors, dedicated to making our community a better, more prosperous place to live and do business. We strive to make banking simple for our customers — the way it used to be. We will serve you with respect and attention like only neighbors can. The advantage is yours.



Equal Housing Lender. Member FDIC.

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Personal savings account options

We strive to make banking simple — the way it used to be.

The sooner you can start saving, the more your money will grow. We offer savings accounts, money market accounts and CDs. As an independent community bank, First Advantage Bank is agile and offers competitive interest rates. We will work with you to select the right mix of accounts to meet your short-term and long-term financial goals.

JUNIOR SAVINGS It's never too early to start saving. The Junior Savings account provides children and teens a one-stop place to deposit, access, track and grow their money. This simple, no-fee account requires a \$25 minimum balance and introduces young people to the fundamentals of money management.

PERSONAL SAVINGS Our Personal Savings account option is an easy way to increase the earning power of your money. A low minimum balance means no monthly service fees on this interest-bearing account. Savings interest is compounded and paid quarterly.

MONEY MARKET Our Money Market account bears a higher rate of interest than basic savings plans. At the same time, your funds are accessible. A reasonable \$1,000 minimum gets you started. Interest is compounded and paid quarterly.

INVESTOR SAVINGS This account offers a competitive tiered interest rate — the higher the balance, the more interest you earn. This account options offers predictable earnings for disciplined savers who can maintain a \$25,000 balance.

	JUNIOR SAVINGS	PERSONAL SAVINGS	MONEY MARKET SAVINGS	INVESTOR SAVINGS
Minimum Opening	\$25	\$50	\$1,000	\$25,000
Minimum Balance	\$25	\$200	\$1,000	\$25,000
Service Fee	None	\$3 monthly, if below minimum	\$10 monthly, if below minimum	\$25 monthly, if below minimum
Interest	Yes, compounded quarterly	Yes, compounded quarterly	Yes, compounded quarterly	Yes, tiered, based on balance
Withdrawal Fee	50¢ each over 6 withdrawals	50¢ each over 6 withdrawals	50¢ each over 6 withdrawals	50¢ each over 6 withdrawals
Statement	Quarterly	Quarterly or combined with checking	Quarterly or combined with checking	Quarterly or combined with checking
Additional Benefits				Free money orders, cashier's checks and traveler's checks

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