



Value Connection Checking	Value Connection Plus Checking	Direct Deposit Checking	Interest Checking	Personal Checking	ATM Access Checking	Student Checking	Senior Checking	Money Market Premium	Statement Savings	Ambitious CD	Certificate of Deposit
The simplicity of an affordable package of convenient banking services with earned interest.	A relationship package that rewards you with premium rates and exclusive benefits.	No minimum balance required with a monthly electronic deposit minimum of \$100.	Earn a competitive interest rate with unlimited check writing.	A great value for those who prefer a low balance requirement.	For those who have minimal check activity and prefer no minimum balance.	Designed for full or part-time students, this account requires no minimum balance.	Provides special benefits for those age 50 and over.	Combine high-yield earnings with instant access to funds.	For those who like to set some money aside for day-to-day savings and don't need frequent access to their funds.	Give your money the interest it deserves with an indexed rate that moves with the market.	Maximize your savings.
\$100 Opening Deposit	\$100 Opening Deposit	\$100 Opening Deposit	\$100 Opening Deposit	\$100 Opening Deposit	\$50 Opening Deposit	\$50 Opening Deposit	\$100 Opening Deposit	\$1,000 Opening Deposit	\$100 Opening Deposit	\$10,000 Opening Deposit	\$1,000 Opening Deposit
Monthly Fees	Monthly Fees	Monthly Fees	Monthly Fees	Monthly Fees	Monthly Fees	Monthly Fees	Monthly Fees	Monthly Fees	Monthly Fees	Monthly Fees	Monthly Fees
None Maintain \$10,000 in combined daily balances (Checking, Savings, Money Market, CDs and/or IRAs along with a minimum of two select product offerings) and the \$12 monthly fee is waived.	None Maintain \$25,000 in combined daily balances (Checking, Savings, Money Market, CDs and/or IRAs along with a minimum of 5 select products and/or service offerings) and the \$25 monthly fee is waived.	None If minimum \$100 electronic deposit is discontinued, maintain a \$500 minimum daily balance and the \$8 monthly fee is waived (with Check Safekeeping ⁶)	None Maintain a \$1,500 minimum daily balance and the \$8 monthly fee is waived.	None Maintain a \$500 minimum daily balance and the \$8 monthly fee is waived.	\$4 (with Check Safekeeping ⁶) No minimum balance.	\$3 (with Check Safekeeping ⁶ ; waived in June, July and August) No minimum balance.	None (with Check Safekeeping ⁶)	None Maintain a \$1,500 minimum daily balance and the \$10 monthly fee is waived.	None Maintain a \$200 minimum daily balance and the \$2 monthly fee is waived.	None	None
Interest Earning	Interest Earning	Interest Earning	Interest Earning	Interest Earning	Interest Earning	Interest Earning	Interest Earning	Interest Earning	Interest Earning	Interest Earning	Interest Earning
Yes ¹	Yes ¹	No	Yes ¹	No	No	No	No	Yes ¹	Yes	Yes	Yes
Free Online Banking	Free Online Banking	Free Online Banking	Free Online Banking	Free Online Banking	Free Online Banking	Free Online Banking	Free Online Banking	Free Online Banking	Free Online Banking	Free Online Banking	Free Online Banking
Free Bill Pay, external account funds transfers ² and mobile banking ³ .	Free Bill Pay, external account funds transfers ² and mobile banking ³ .	Free Bill Pay, external account funds transfers ² and mobile banking ³ .	Free Bill Pay, external account funds transfers ² and mobile banking ³ .	Free Bill Pay, external account funds transfers ² and mobile banking ³ .	Free Bill Pay, external account funds transfers ² and mobile banking ³ .	Free Bill Pay, external account funds transfers ² and mobile banking ³ .	Free Bill Pay, external account funds transfers ² and mobile banking ³ .	Free Bill Pay, external account funds transfers ² and mobile banking ³ .	Free external account funds transfers ² and mobile banking ³ .	Free mobile banking ³ .	Free mobile banking ³ .
Features and Benefits	Features and Benefits	Features and Benefits	Features and Benefits	Features and Benefits	Features and Benefits	Features and Benefits	Features and Benefits	Features and Benefits	Features and Benefits	Features and Benefits	Features and Benefits
Bonus rates on Money Market Premium accounts and select CDs. ⁴ Free VISA [®] Debit Card. Free NB AZ Custom Checks. Free NB AZ ATM use. Unlimited check writing. Free cashier's checks, notary services and Express Pac Traveler's Cheques. Free 3x5 Safe Deposit Box rental (25% discount on other sizes). Up to 4 free non-NB AZ ATM withdrawals per month. ⁵	Bonus rates on Money Market Premium accounts and select CDs. ⁴ Free VISA [®] Debit Card. Free NB AZ Custom Checks. Free NB AZ ATM use. Unlimited check writing. Free cashier's checks, notary services and Express Pac Traveler's Cheques. Free 3x5 Safe Deposit Box rental (25% discount on other sizes). Free unlimited nationwide non-NB AZ ATM withdrawals.	Free VISA [®] Debit Card. Free NB AZ ATM use. Unlimited check writing. Free Check Safekeeping.	Free VISA [®] Debit Card. Free NB AZ ATM use. Tiered interest rates based on collected balance. Unlimited check writing. Free Check Images. Free 3x5 Safe Deposit Box rental (25% discount on other sizes). Senior Interest Checking benefits available. ⁷	Free VISA [®] Debit Card. Free NB AZ ATM use. Unlimited check writing. Check Images included with statement.	Free VISA [®] Debit Card. Free NB AZ ATM use. Unlimited debit card activity. 10 free checks written per statement cycle (\$1 each additional). Free Check Safekeeping.	Free VISA [®] Debit Card. Free NB AZ ATM use. Unlimited check writing. Free Check Safekeeping. No minimum balance required. Current student ID required at the time of account opening.	Free VISA [®] Debit Card. Free NB AZ ATM use. Free Check Safekeeping. Free first order of NB AZ Custom Checks (max. 150). Unlimited check writing.	Bonus rates if linked with Value Connection or Value Connection Plus Checking. Tiered interest rates based on collected balance. Six (6) limited transfers per month. Unlimited withdrawals in person, ATM or courier. \$10 per limited transfer in excess of six (6).	Tiered interest rates based on collected balance. Six (6) limited transfers per month. Quarterly statements (monthly if electronic funds transfer activity occurs). Unlimited withdrawals in person, ATM or courier. \$2 per debit in excess of three (3) per monthly cycle.	Make deposits at any time. One free withdrawal per calendar quarter during the first 3 business days of the quarter. ⁸	Terms from 7 days to 60 months. Bonus rates on select CDs if linked with Value Connection or Value Connection Plus Checking ⁴ . IRAs available. Early withdrawal penalties apply.

(1) Interest earned on daily collected balances of \$1 or more. (2) Limitations may apply as outlined in service agreement. (3) Available soon. Mobile service provider charges may apply. (4) Bonus rates for CDs opened with a minimum of \$5,000 for a term of six months or longer. (5) Refund must be requested through Customer Service after monthly statement is received. (6) If safekeeping is waived, a \$2 monthly fee is assessed for Check Images (\$1 for Senior Checking). (7) Senior Interest Checking benefits available to those age 50 and over. Additional benefits include free cashier's checks, notary service, Express Pac Traveler's Cheques and first order of NB|AZ Custom checks. (8) Ambitious CD withdrawals made at any other time during the calendar quarter assess a \$50 fee plus 0.5% of the withdrawal amount or the total amount of accrued interest, whichever is less. Ambitious CD withdrawals must be made in person. **All Accounts:** Certain restrictions apply. Please see Schedule of Fees and Service Charges for additional information.

At Your Service

Our business is built on relationships. We provide personal service along with banking solutions that create value. Whether visiting us online or in person, we provide an environment and a feeling you can't find elsewhere: all the services of a larger bank with all the comforts of your local, hometown bank.

Borrow Opportunities

At National Bank of Arizona, our lending options are customized to fit your needs. By providing solutions that minimize your borrowing costs and maximize your opportunities, we make the process simple and convenient.

Mortgages

Lot and Construction Financing
Home Equity Loans and Credit Lines
Home Refinance Loans
Personal Loans

Let's Talk Business

Arizona business. It's one of our specialties. Whatever business you're in, you can count on the business banking and lending experts at National Bank of Arizona to deliver personalized financial solutions to support the business ideas you generate.

Click on Convenience

Not banking online yet? What's holding you back? Safe, secure and easy to use, our Internet Banking service gives you the freedom to do your banking whenever, wherever you choose – 24 hours a day, 7 days a week. It's free and it saves you time.



For a list of locations, please visit
www.nbarizona.com

Member FDIC

* Credit approval required for credit cards, loans and lines of credit.



MKT 150

PERSONAL ACCOUNTS FROM NATIONAL BANK OF ARIZONA



Smart banking solutions
designed with
you in mind.



Personal Accounts with a Personal Touch

We offer a variety of personal checking and savings accounts with all the services and benefits to meet your banking needs.



VISA® Debit Card

Get instant access to all of your NB|AZ accounts with a free VISA® Debit Card, a safe and convenient way to make purchases without carrying cash.

NB|AZ Credit Cards

Take advantage of the benefits offered with a NB|AZ credit card. Our cards offer a full range of perks from convenient access to rewards programs.

myPHOTOcard™

With NB|AZ's myPHOTOcard™, you can design your own Visa® debit or credit card, complete with a picture that expresses your unique personality.

Online Banking

Put your money where your mouse is by staying connected to your finances without visiting a branch.

Telephone Banking

Fast, convenient account access is as close as your phone with our Reddi-Response telephone banking service. Available Monday through Saturday from 8 a.m. to 8 p.m. MST at **(800) 497-8168**.

Bill Pay

Pay your bills electronically for free from the comfort and convenience of your PC.

ATM Access

Unlimited, free account access is available at all National Bank of Arizona ATM's.

Safe Deposit Boxes

Hold the things you value most in one safe, easily accessible place.

Branch Service

Our friendly, knowledgeable employees are always ready to help you with all your financial needs.