

Personal Bank Accounts

| Value Connection Checking | Direct Deposit Checking | Interest Checking | Personal Checking | ATM Access Checking | Student Checking | Senior Checking | Fresh Start Checking | Money Market Premium | Statement Savings | Ambitious CD | Certificate of Deposit |
|---|--|--|--|--|--|---|---|--|---|--|--|
| The simplicity of an affordable package of convenient banking services with earned interest. | 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 a low minimum balance. | Designed for full-or part-time students, this account requires no minimum balance. | Provides special benefits for those age 50 and better. | Provides a fresh start for individuals whose accounts have been closed and reported to ChexSystems. | 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. |
| Opening Deposit | Opening Deposit | Opening Deposit | Opening Deposit | Opening Deposit | Opening Deposit | Opening Deposit | Opening Deposit | Opening Deposit | Opening Deposit | Opening Deposit | Opening Deposit |
| \$100 | \$100 | \$100 | \$100 | \$50 | \$50 | \$100 | \$50 | \$1,000 | \$100 | \$10,000 | \$1,000 |
| 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) and the \$12 monthly fee is waived. | None (with Check Safekeeping*) | 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*) No minimum balance. | \$3 (with Check Safekeeping*; waived in June, July and August) No minimum balance. | None (with Check Safekeeping*) | \$5 (with Check Safekeeping*) | 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 | No | Yes | No | No | No | No | No | Yes | Yes | Yes | Yes |
| Online Banking | Online Banking | Online Banking | Online Banking | Online Banking | Online Banking | Online Banking | Online Banking | Online Banking | Online Banking | Online Banking | Online Banking |
| Free Internet Banking. Free Bill Pay. | Free Internet Banking. Free Bill Pay. | Free Internet Banking. Free Bill Pay. | Free Internet Banking. Free Bill Pay. | Free Internet Banking. Free Bill Pay. | Free Internet Banking. Free Bill Pay. | Free Internet Banking. Free Bill Pay. | Free Internet Banking. Free Bill Pay. | Free Internet Banking. Free Bill Pay. | Free Internet Banking. | Free Internet Banking. | Free Internet Banking. |
| 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. ^{††} Free VISA® Check Card. Free NBA Custom Checks. Free NBA ATM use. Unlimited check writing. Free official checks, money orders, notary services and Traveler's Cheques. Free 3X5 Safe Deposit Box rental (25% discount on other sizes). Up to 4 free non-NBA ATM withdrawals per month. ^{**} | Free VISA® Check Card. Free NBA ATM use. Unlimited check writing. Free Check Safekeeping. | Free VISA® Check Card. Free NBA ATM use. Tiered interest rates based on balance. Unlimited check writing. Free Check Images. Free 3X5 Safe Deposit Box rental (25% discount on other sizes). Senior account benefits. ^{***} | Free VISA® Check Card. Free NBA ATM use. Unlimited check writing. Check Images included with statement. | Free VISA® Check Card. Free NBA ATM use. Unlimited debit card activity. 10 free checks written per statement cycle (\$1 each additional) Free Check Safekeeping. | Free VISA® Check Card. Free NBA ATM use. Unlimited check writing. Free Check Safekeeping. No minimum balance required. Current student ID and annual verification of student status required. | Free VISA® Check Card. Free NBA ATM use. Free Check Safekeeping. Free first order of NBA Custom Checks (max. 150). | ATM access card. Free NBA ATM use. Unlimited check writing. Free Check Safekeeping. See branch for additional requirements. | Bonus rates if linked with Value Connection Checking. Tiered interest rates based on balance. 6 limited transfers per month, 3 of which may be checks, drafts, or Point-of-Sale transactions. Unlimited withdrawals in person, ATM or courier. \$10 per limited transfer in excess of 6. | Tiered interest rates based on balance. 6 limited transfers per month, 3 of which may be checks, drafts, or Point-of-Sale transactions. Quarterly statements (monthly if electronic funds transfer activity occurs) Unlimited withdrawals in person, ATM or courier. \$2 per debit (limited or unlimited) in excess of 3 per monthly cycle. | Make deposits at any time. One free withdrawal per calendar quarter during the first 3 business days of the quarter. [†] | Terms from 7 days to 60 months. Bonus rates on select CDs if linked with Value Connection Checking. IRAs available. Early withdrawal penalties apply. |

*If Safekeeping is waived, a \$2 monthly fee is assessed for Check Images (\$1 for Senior Checking). **Refund must be requested through Customer Service. ***Seniors age 50 and over receive free first official checks, money orders, notary service and Traveler's Cheques, and a free first order of NBA Custom checks (max. 150). † Ambitious CD withdrawals made at any other time during the calendar quarter assessed a \$50 fee plus .5% of the withdrawal amount or the total amount of accrued interest, whichever is less. Ambitious CD withdrawals must be made in person. Please see Schedule of Fees and Service Charges for additional information. Early withdrawal penalties may apply. †† Bonus rate for CDs greater than \$5,000 for a term of six months or greater.

At Your Service

Our business is built on relationships. We provide personal service along with banking solutions that provide 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 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 what we know best. Whatever business you're in, you can count on our 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 money.

Personal Bank Accounts

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® Check Card

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



NBA Credit Cards

Get the benefits and the recognition you deserve with an NBA credit card.

Internet Banking

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

Telephone Banking

Fast, convenient account access is as close as your phone with our Reddi-Response telephone banking service. Available Mon. through Sat. 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 NBA ATMs.

Safe Deposit Boxes

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

Branch Service

Our friendly, helpful service is always free at any branch location.

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



Experience Leaves Its Mark

Member FDIC

