

PERSONAL SAVINGS

	Money Market Plus	Regular Savings / Ultimate Savings* / Super Saver Personal**	Children's Bank Savings / Ultimate Children's Savings*	Certificates of Deposit / IRA*
Select the savings account that best fits your savings needs	Generous tiers let you invest with security while retaining access to your funds	Perfect for those just starting out or with less to invest	Save for your children or grandchildren age 18 or younger	CDs have many flexibility and options. Please see us for details!
Interest tiers	Tier 1: \$500,000 and over Tier 2: \$100,000 to \$499,999.99 Tier 3: \$50,000 to \$99,999.99 Tier 4: \$10,000 to \$49,999.99 Tier 5: Under \$10,000	Earn interest on all collected balances	Earn interest on all collected balances	N/A
Visa debit card available with DDA Accounts ¹	●	●	N/A	N/A
Daily ATM cash limit	\$500	\$500	N/A	N/A
Online banking	●	●	●	●
Minimum deposit to open	\$2,500	\$100/\$500*/\$20,000**	\$25/\$500*	\$1,500/\$2,500*
Minimum daily balance to avoid service charge, and monthly service charge	\$2,500 \$10	\$100/\$500*/\$20,000** \$5/\$5*/\$35**	No minimum balance required and no service charge \$500* \$5*	N/A
Withdrawal limits ⁴	6 withdrawals per month ¹	6 withdrawals per quarter ³	6 withdrawals per quarter ³	Early withdrawal penalty may apply ⁵

¹: Application required. See Golden banker for details. Refund ATM service fee up to \$25.00 per month.

²: Excess withdrawals \$5.00 each

³: Excess withdrawals \$1.00 each

⁴: An excessive transaction fee will apply

⁵: Ask a banker for details



ADDITIONAL BANK SERVICES

Personal Loans: Golden Bank is dedicated to meeting all of your financial needs. Visit with one of our experienced loan officers to find the right solutions for all of your personal financial needs.

Real Estate Loans: We offer a variety of real estate loans to meet your personal situation:

- Purchase
- Refinance
- Home Improvement
- Home Equity
- Commercial Income Producing
- Construction Loans

Bank Services: We offer many services to make your banking easy and safe:

- Safe Deposit Boxes (when available)
- Online & Mobile Banking
- ATM Services Worldwide*
- Direct Deposit
- Cashier's checks*
- Wire Transfers*
- Night Depositories (available at certain branch location)

*Fees may apply

Corporate Office
713-777-3838

Customer Service
1-888-320-3838

24-Hour Telephone Banking
713-777-3888

Online Banking
www.goldenbank-na.com



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Member
FDIC 06/24



PERSONAL BANKING



PERSONAL CHECKING

	V.I.P. Checking	Opportunity Checking	Personal Checking	Personal NOW Checking	Golden 55
Select the account that is right for you!	Many benefits for VIP customers	Easy to open, low cost account	Full service, full benefits	Earn interest on your full service account	Customers age 55 and older
Unlimited checkwriting	●	N/A	●	●	●
Unlimited debit transactions	●	10 per month ¹	●	●	●
Visa® Debit card ²	●	●	●	●	●
Daily ATM cash limit ²	\$500	\$500	\$500	\$500	\$500
Online banking	●	●	●	●	●
Bill pay option	●	●	●	●	●
Personalized bank safety paper wallet checks	includes unlimited checks	N/A	N/A	N/A	includes unlimited checks
Interest paid on all collected balances	●	N/A	N/A	●	N/A
Additional account benefits	Waived fee for: <ul style="list-style-type: none"> Cashier's Checks, (up to 3 per month each) 50% discount on safe deposit box rental 	N/A	N/A	N/A	50% discount on safe deposit box rental (1 st year)
Minimum balance to open	\$10,000	\$50	\$150	\$1,000	\$250
Minimum daily balance to avoid service charge, and monthly service charge	\$10,000 \$15	No charge	\$500 \$7	\$1,000 \$7.50	No charge

1: Additional transactions are \$0.50 each. Debit includes all checks, debit transactions, ATM withdrawal and ACH withdrawals.

2: Application required. See Customer Service for details. Refund ATM service fee up to \$25.00 per month.



COMMERCIAL ACCOUNTS

Golden Bank is creating a brighter future for its business customers with these valuable products and services.

Commercial Loans: Golden Bank offers a wide variety of commercial loans designed to help your business grow and prosper. See us when you need:

- SBA
- Commercial Real Estate
- Equipment financing
- Line of credit
- Asset financing
- Letters of credit
- And more!

Bank Services: We offer many services to make your business banking easy and safe:

- Safe Deposit Boxes (when available)
- Online & Mobile Banking
- Direct Deposit
- Night depositories (available at certain branch location)
- Cash Management
- Remote Deposit Capture (RDC)
- Mobile RDC
- Wire Transfers
- Merchant Services



COMMERCIAL BANKING



COMMERCIAL ACCOUNTS

	Easy Business Checking	Commercial Checking	Business NOW	Commercial Money Market Savings	Commercial Savings / Super Saver Commercial*	Certificates of Deposit
Select the account that is right for your business.	For small businesses that want an easy, low cost account	Analysis checking for businesses	For sole proprietors and non-profit organizations	Tiered interest rates let your business earn more on higher balances	For businesses that are just starting out or have less to invest	CDs are a smart choice. See us for details about terms and rates.
Items allowed	50 ¹ per month	Unlimited	Unlimited Item \$0.20 per debit \$0.20 per credit \$0.20 per deposit	Unlimited deposits 6 withdrawals per month ²	Unlimited deposits 6 withdrawals per quarter ³	Early withdrawal penalty may apply ⁵
Analysis fees and Earnings credit	N/A	\$0.20 per debit item \$0.20 per credit item \$0.20 per deposit \$15 monthly account maintenance fee ⁶ Earnings credit rate subject to change at the bank's discretion, may offset current month analysis only	N/A	N/A	N/A	N/A
Minimum balance to open	\$100	\$500	\$1,000	\$2,500	\$100/\$20,000*	\$1,500
Monthly service charge and minimum balance required to avoid monthly service charge	No monthly service charge No minimum balance required	Through account analysis	\$10 \$1,000	\$10 \$2,500	\$5 per quarter \$100 \$35 per quarter* \$20,000*	N/A
Interest tiers	N/A	N/A	Earn interest on all collected balances	Tier 1: \$500,000 and over Tier 2: \$100,000 to \$499,999.99 Tier 3: \$50,000 to \$99,999.99 Tier 4: \$10,000 to \$49,999.99 Tier 5: Under \$10,000	Earn interest on all collected balances	N/A
Visa® debit card	●	●	●	N/A	N/A	N/A
Daily ATM Cash limit ⁴	\$500	\$500	\$500	N/A	N/A	N/A
Online Banking	●	●	●	●	●	●
Bill pay option	●	●	●	N/A	N/A	N/A

1: Additional items are \$0.25 each. Items are defined as debits (check/ATM and ACH), credits (deposits and ACH), and items deposited.
2: Excess withdrawals \$5 each
3: Excess withdrawals \$1 each

4: Refund ATM service fee up to \$25 per month.
5: Ask a banker for details.
6: All fees, if any, are detailed in our current business fee schedule.



BANK SERVICES

PERSONAL ACCOUNTS

- VIP CHECKING
- OPPORTUNITY CHECKING
- PERSONAL CHECKING/PERSONAL NOW CHECKING
- GOLDEN 55
- MONEY MARKET PLUS
- REGULAR SAVINGS/ULTIMATE SAVINGS/SUPER SAVER PERSONAL
- CHILDREN'S BANK SAVINGS/ULTIMATE CHILDREN'S SAVINGS
- IRA ACCOUNTS
- VISA CHECK CARDS

BUSINESS ACCOUNTS

- EASY BUSINESS CHECKING
- COMMERCIAL CHECKING
- BUSINESS NOW
- COMMERCIAL MONEY MARKET SAVINGS/COMMERCIAL SAVINGS/SUPER SAVER COMMERCIAL

FOR BOTH CONSUMER AND COMMERCIAL

- CERTIFICATES OF DEPOSIT
- SAFE DEPOSIT BOXES (WHEN AVAILABLE)
- CASHIER'S CHECK
- TELEPHONE BANKING
- NIGHT DEPOSITORY (AVAILABLE AT CERTAIN BRANCH LOCATION)
- DRIVE IN FACILITIES (AVAILABLE AT CERTAIN BRANCH LOCATION)

DIGITAL BANKING

- ONLINE, MOBILE, AND COMMERCIAL CASH MANAGEMENT
- MOBILE CHECK DEPOSIT
- TEXT ALERTS
- E-STATEMENTS
- ONLINE BILL PAY
- MERCHANT REMOTE DEPOSIT CAPTURE & MOBILE MERCHANT REMOTE DEPOSIT CAPTURE
- MERCHANT CARD PROCESSING SERVICE
- POSITIVE PAY
- ZELLE (Only Personal)

CONSUMER AND COMMERCIAL LOANS

- COMMERCIAL AND INDUSTRIAL LOANS
- COMMERCIAL REAL ESTATE LOANS
- SBA LOANS
- CONSTRUCTION LOANS
- RESIDENTIAL MORTGAGE LOANS

COLLECTIONS AND WIRE TRANSFER

Current as of the 1st quarter of 2025