



**bankcda is an independent
community bank dedicated to:**

Developing meaningful relationships
with the people we serve.

Recognizing employees as
our most valuable asset.

Being a catalyst for healthy economic
growth in our community.

**Committed to a
better way of banking.**

Contact Information

Coeur d'Alene

912 Northwest Boulevard
Coeur d'Alene, Idaho 83814
208.665.5999 telephone
888.422.2636 toll free

Hayden

162 W. Hayden Avenue
Hayden, Idaho 83835
208.762.4492 telephone

Post Falls

922 E Polston Avenue
Post Falls, ID 83854
208.777.8202 telephone

Kellogg

120 Railroad Avenue
Kellogg, Idaho 83837
208.786.5000 telephone

Hours:

Monday-Thursday	9am-5pm lobby 8:30am-5:30pm drive thru
Friday	9am-5pm lobby 8:30am-6pm drive thru

Email: info@bankcda.bank

**24-hour ATM and Night Drop Box
at all locations.**



revision 06/2022



community



Business Deposit Products

bankcda
bankcda.bank

Committed to a better way of banking.

CHECKING

	Minimum Balance*	Monthly Minimum Balance Fee*	Interest	Rates	Transaction Limitations**	Statement
Small Business <i>Exclusively for businesses with low volume transactions</i>	N/A	No	No	N/A	75 debits/credits and 175 deposited items per month. Additional items \$.15 per item.	Monthly e-Statement Only
Regular Business <i>For businesses with moderate volume transactions</i>	\$5,000	\$10.00	No	N/A	150 debits/credits and 350 deposited items per month. Additional items \$.15 per item.	Monthly
FirstRate Business <i>Our interest bearing business account</i>	\$10,000	\$10.00	Yes	Variable	250 debits/credits and 750 deposited items per month. Additional items \$.15 per item.	Monthly
Analyzed <i>Utilize business balances to offset service charge</i>	N/A	Varies based on activity & balance	Earnings Credit	N/A	All activity subject to analysis	Monthly

SAVINGS

	Minimum Balance*	Monthly Minimum Balance Fee*	Interest	Rates	Transaction Limitations***	Statement
Business <i>Our traditional savings account</i>	\$250	\$1.00/mo	Yes	Variable	6 withdrawals per month	Quarterly e-Statement Only
FirstRate Business Money Market <i>Allows higher interest to be earned on tiered balances while allowing access to your funds</i>	\$5,000	\$9.00	Yes	Variable	6 withdrawals per month	Monthly
Business Sweep <i>Sweep funds in excess of your chosen target balance to an interest bearing account</i> <i>**Available with Analyzed Checking Only**</i>	N/A	\$5.00 (Service Charge)	Yes	Variable	N/A	Monthly
Certificate of Deposit <i>Terms 90 days to 5 years</i>	N/A	No	Yes	Fixed	Penalty for early withdrawal	Online Only

*Minimum Balance Fee will be waived for daily balances maintained over minimum requirement ***"Items" include checks paid, ACH debit and credits, deposits and deposited items

***You may make no more than six preauthorized withdrawals, automatic or telephonic transfers, checks, drafts and debit card or other similar transactions from the account per month or statement cycle. Money Market and Savings account holders may make unlimited withdrawals or transfers from the account if they are conducted in person, by mail or via ATM.

Additional Services:

ACH
Automatic Transfers
Cash Management Services
Cashiers Checks/Money Orders

Courier Service
Direct Deposit
e-banking
e-Statement

MasterCard Credit Card
MasterCard Debit Card
Mobile Banking
Night Drop

Notary
Online Bill Pay
Safe Deposit Box
24 Hour ATM