

# 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

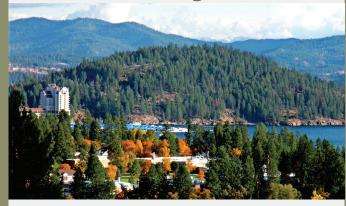
24-hour ATM and Night Drop Box at all locations.

revision 06/2022





community



**Business Deposit Products** 



# **CHECKING**

	Minimum Balance*	Monthly Minimum Balance Fee*	Interest	Rates	Transaction Limitations**	Statement
Small Business Exclusively for businesses with low volume transactions	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 For businesses with moderate volume transactions	\$5,000	\$10.00	No	N/A	150 debits/credits and 350 deposited items per month. Additional items \$.15 per item.	Monthly
FirstRate Business Our interest bearing business account	\$10,000	\$10.00	Yes	Variable	250 debits/credits and 750 deposited items per month. Additional items \$.15 per item.	Monthly
Analyzed Utilize business balances to offset service charge	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 Our traditional savings account	\$250	\$1.00/mo	Yes	Variable	6 withdrawals per month	Quarterly e-Statement Only
FirstRate Business Money Market Allows higher interest to be earned on tiered balances while allowing access to your funds	\$5,000	\$9.00	Yes	Variable	6 withdrawals per month	Monthly
Business Sweep	N/A	\$5.00 (Service Charge)	Yes	Variable	N/A	Monthly
Sweep funds in excess of your chosen target balance to an interest bearing account						
**Available with Analyzed Checking Only**						
<b>Certificate of Deposit</b> Terms 90 days to 5 years	N/A	No	Yes	Fixed	Penalty for early withdrawal	Online Only

<sup>\*</sup>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

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

<sup>\*\*\*</sup>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.