



**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.

Generating a healthy return for our shareholders.

**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, Idaho 83854  
**208.777.8202** telephone

**Kellogg**

120 Railroad Avenue  
Kellogg, Idaho 83837  
**208.786.5000** telephone

**Five Mile**

1628 W Five Mile Road  
Spokane, WA 99208  
**509.918.9500** 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](mailto:info@bankcda.bank)

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



revision 12/2024



**community**



**Personal Deposit Products**



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

## CHECKING

	Minimum Balance*	Monthly Minimum Balance Fee*	Interest	Free Logo Checks	Safe Deposit Box Rental	Free Official Checks	Statement
<b>Choice **</b> <i>An ideal checking account with relationship benefits</i>	\$750	\$5	N/A	N/A	No discount	N/A	Monthly e-Statement Only
<b>Preferred 50</b> <i>Exclusively for those 50 years of age and older</i>	N/A	N/A	Yes	Yes	Free Small Box****	Yes	Monthly
<b>FirstRate ***</b> <i>Earn rewards for account activity to reduce your monthly minimum balance fee</i>	\$5,000	\$10.00	Yes	First order of starter checks	No discount	Yes	Monthly

## SAVINGS

	Minimum Balance*	Monthly Minimum Balance Fee*	Interest	Rates	Compound Frequency	Transaction Limits*****	Statement
<b>Junior</b> <i>Exclusively for those under age 18</i>	N/A	N/A	Yes	Variable	Daily	6 withdrawals per month	Quarterly e-Statement Only
<b>Personal</b> <i>Our traditional savings account</i>	\$250	\$1.00/month (assessed quarterly)	Yes	Variable	Daily	6 withdrawals per month	Quarterly e-statement Only
<b>Fiesta</b> <i>Automatically build savings for holidays, vacations, or your goals</i>	N/A	N/A	Yes - on balances over \$5,000	Variable	Daily	6 withdrawals per month	Quarterly
<b>FirstRate Money Market</b> <i>Allows higher interest to be earned on tiered balances while allowing access to your funds</i>	\$5,000	\$9.00	Yes	Variable	Daily	6 withdrawals per month	Monthly
<b>Health Savings Account</b> <i>A tax-advantage personal savings account that works with a high-deductible health plan</i>	N/A	N/A	Yes	Variable	Daily	Unlimited	Monthly
<b>Certificate of Deposit</b> <i>Terms 90 days to 5 years</i>	N/A	N/A	Yes	Fixed	Daily	Penalty for early withdrawal	Online Only
<b>Individual Retirement Account</b> <i>Terms 1 to 5 years</i>	N/A	N/A	Yes	Fixed	Daily	Penalty for early withdrawal	Online Only

\*Minimum balance fee will be waived for daily balances maintained over minimum requirement or reduced by Rewards earned by meeting certain criteria.

\*\*Minimum balance fee will be imposed as follows: \$5.00 every statement cycle if the daily balance in the account is below \$750 or the combined daily balances in primary or jointly owned personal checking, personal savings or personal money market accounts fall below \$2,000 on any day of the statement cycle.

\*\*\*Rewards include: -\$1.00 for direct deposit, -\$1.00 for eStatement, -\$1.00 for every 20 debit card transactions.

\*\*\*\*Availability is limited.

\*\*\*\*\*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  
Cashiers Checks  
Direct Deposit

e-banking  
e-Statement  
MasterCard Credit Card  
MasterCard Debit Card

Mobile Banking  
Mobile Deposit  
Night Cashiers Checks Drop  
Notary

Online Bill Pay  
Safe Deposit  
24 Hour ATM