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

bankcda branch locations and hours can be found on our website:

bankcda.bank

Additional Services

ACH
Automatic Transfers
Cashier’s Checks
Direct Deposit
e-banking
e-Statement
MasterCard Credit Card
MasterCard Debit Card
Mobile Banking
Mobile Deposit
Night Drop
Notary
Online Bill Pay
Safe Deposit Boxes
24 Hour ATM

EQUAL HOUSING LENDER

MEMBER FDIC

community

Personal Deposit Products

bankcda
bankcda.bank

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
Freedom⁂ *A free checking account designed to give you the flexibility you need*	N/A	N/A	N/A	N/A	No discount	N/A	Monthly e-Statement Only
Choice ** *An ideal checking account with relationship benefits*	$750	$5	N/A	N/A	No discount	N/A	Monthly e-Statement Only
Preferred 50 *Exclusively for those 50 years of age and older*	N/A	N/A	Yes	Yes	Free Small Box****	Yes	Monthly
FirstRate *** *Earn rewards for account activity to reduce your monthly minimum balance fee*	$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
Junior *Exclusively for those under age 18*	N/A	N/A	Yes	Variable	Daily	6 withdrawals per month	Quarterly e-Statement Only
Personal *Our traditional savings account*	$250	$1.00/month (assessed quarterly)	Yes	Variable	Daily	6 withdrawals per month	Quarterly e-statement Only
Fiesta *Automatically build savings for holidays, vacations, or your goals*	N/A	N/A	Yes - on balances over $5,000	Variable	Daily	6 withdrawals per month	Quarterly
FirstRate Money Market *Allows higher interest to be earned on tiered balances while allowing access to your funds*	$5,000	$9.00	Yes	Variable	Daily	6 withdrawals per month	Monthly
Health Savings Account *A tax-advantage personal savings account that works with a high-deductible health plan*	N/A	N/A	Yes	Variable	Daily	Unlimited	Monthly
Certificate of Deposit *Terms 90 days to 5 years*	N/A	N/A	Yes	Fixed	Daily	Penalty for early withdrawal	Online Only
Individual Retirement Account *Terms 1 to 5 years*	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.

⁂$0 monthly service charge with qualifying electronic deposit(s) – Qualifying electronic deposits include payments from your employer or government entities, made using the ACH Network, Real Time Payment, or FedNow. Transactions such as cash apps, cash, checks, wire transfers, external transfers and interest payments do not count as qualifying electronic deposits. The absence of a qualifying electronic deposit in a statement cycle will result in a **$3.00** service charge. This charge will occur each statement cycle a qualifying electronic deposit is not made.

community