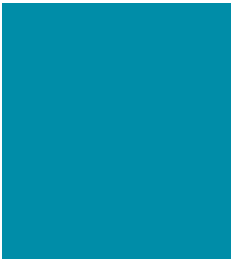




Community Focused. Client Driven.

PERSONAL

PERSONAL CHECKING & SAVINGS PROGRAMS





PERSONAL CHECKING & SAVINGS

The right kind of banking solutions can help you do more — for your finances and your life. Whether you're opening your first account or managing several investments, you can count on mBank to offer competitive products and attentive, personalized customer service.

PERSONAL CHECKING ACCOUNTS

Every mBank checking account comes with a free mBank debit card, unlimited access to all mBank ATMs, online banking and bill pay, online statements, mobile and telephone banking. Optional overdraft protection is available for eligible customers.

› E-Z Checking

Our most straightforward, no-frills checking account with unlimited check writing. Maintain a low average monthly balance to avoid fees.

› High-Yield Checking

Earn tiered interest without constraints. Interest accrues daily and pays monthly while maintaining flexibility by banking online or with unlimited paper check writing.

› Rewards 55

This interest-earning, feature-rich account includes unlimited check writing, free safe deposit box and free cashier's checks.



PERSONAL SAVINGS ACCOUNTS

Every mBank savings account comes with a free mBank ATM card, unlimited access to all mBank ATMs, online banking and bill pay, online statements, mobile and telephone banking.

› Statement Savings

Our simplest interest-bearing savings account with no minimum balance. Ideal for customers with low volume transaction needs and first-time account holders.

› Premium Money Market

Tiered, interest-bearing account allows limited debit activity for easy access to funds. Ideal for customers who desire more liquidity than a CD and the ability to write checks against the account.

› Certificates of Deposit

An interest-earning savings choice that accrues daily, pays monthly and lets you choose the maturity that's right for you. Automatic renewals are available.

› Christmas Club

Make deposits to save for the holidays. Interest paid at maturity (November 1) is its own Christmas bonus! No minimum balance or monthly service charges.

HEALTH SAVINGS ACCOUNTS

A Health Savings Account (HSA) is an account that you can put money into to save for future medical expenses. This specialty savings account is available to qualified customers.

See an mBank representative for details.

PERSONAL BANKING SERVICES



ONLINE & MOBILE BANKING

Keep track of your finances on the go with online and mobile banking from mBank. It's fast, convenient, secure and free.

Take advantage of online banking and bill pay services to view statements, transfer between mBank accounts and pay current, future and recurring bills directly from your checking or savings account.

Download the mBank mobile banking app for your Apple or Android device to view up-to-date account information and activity, transfer money, find locations and send/receive text updates.

ADDITIONAL MBANK SERVICES

- › Full-day transaction processing with 5pm cut-off on weekdays
- › Multiple ATM locations to serve you
- › Night deposits with convenient drop boxes available
- › Notary Public
- › Wire transfers to send and receive funds anywhere

TO LEARN MORE

- [Visit your local branch](#)
- [Call 888.343.8147](tel:888.343.8147)
- [Go to bankmbank.com](http://bankmbank.com)