

TOWER CHECKING
COMPARISON



Interest Checking

Free Checking

Description

Sweeps excess funds from checking daily to a higher yielding account

Sweeps excess funds from checking daily to a higher yielding account

Free interest-bearing checking for homeowners

Interest-bearing checking with balance requirements

Free, non-interest bearing checking

Interest Paid

Yes, tiered rate

Yes, tiered rate

Yes, tiered rate

Yes

No

Combined Statement

Yes

Yes

Yes

Yes

Yes

Tower Rewards for Check Card Purchases

Yes, earns double

Yes, earns double

Yes

Yes

Yes

AnyATM Access

Yes

Yes

Yes

Yes

Yes

EZ Transition

Free

Free

Free

Free

Free

Online Banking

Free

Free

Free

Free

Free

Online Check Images

Free

Free

Free

Free

Free

Online Bill Pay

Free

Free

Free

Free

Free

Online Account Alerts

Free

Free

Free

Free

Free

Overdraft Protection from Savings or Credit Line

Yes

Yes

Yes

Yes

Yes

24/7 Telephone Banking

Free

Free

Free

Free

Free

Initial Order of Checks

Free

Free

Free

Free

Free

Free Check Reorders

No

Yes

No

No

No

Professional Investment Portfolio Review

Yes

Yes

No

No

No

Free Full Financial Plan

No

Yes

No

No

No

Free Estate Planning Review

No

Yes

No

No

No

Residential Mortgage Coupon

\$250 off

\$500 off

\$100 off

None

None

Tower's e-news, Economic Market Recap Upon Request

Yes

Yes

No

No

No

Minimum Opening Deposit

\$7,500

\$25,000

\$25

\$25

\$25

Monthly Service Fee

\$15

\$20

None

\$5; waived if minimum is met

None

Minimum to Waive Monthly Fee

\$2,500 minimum daily balance in checking; or \$15,000 combined average balance in checking and sweep accounts

\$20,000 minimum daily balance in checking; or \$50,000 combined average balance in checking and sweep accounts

None

\$1,000 minimum daily balance; or \$2,000 average statement balance; or \$5,000 in combined Tower Bank balances; or \$10,000 in combined Tower Bank loan and deposit balances

None

Requirements

None

None

Proof of home ownership

None

None